

FAKO INSURANCE PLUS, LLC
4020 PARK ST. N STE 204
SAINT PETERSBURG, FL 33709

Agency Phone: (727) 343-8899

NFIP Policy Number: 0000629298
Company Policy Number: 0000629298
Agent: FAKO INSURANCE PLUS, LLC

Payor: INSURED
Policy Term: 11/14/2025 12:01 AM - 11/14/2026 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://Nationalgeneral.manageflood.com>
(877) 254-6819

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

VILLAGE ON ISLAND ESTATES CONDOMINIUM ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT, INC
24701 US HIGHWAY 19 N, STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

VILLAGE ON ISLAND ESTATES CONDOMINIUM ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT, INC
24701 US HIGHWAY 19 N, STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

IMPERIAL FIRE & CASUALTY INSURANCE COMPANY
PO BOX 209559
DALLAS, TX 75320-9559

INSURED PROPERTY LOCATION

240 WINDWARD PSGE UNITS 101-105
CLEARWATER, FL 33767-2246

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 5 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE NOT ON POSTS, PILES OR
PIERS (SOLID FOUNDATION WALLS), 3 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$2,282,633.00
DATE OF CONSTRUCTION: 01/01/1979

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 8.5 FEET
MOST FAVORABLE FFH METHOD: ELEVATION CERTIFICATE

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

BUILDING: COVERAGE DEDUCTIBLE
\$1,250,000 \$1,250
CONTENTS: N/A N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT [FLOODSMART.GOV/FLOOD](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$16,962.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$4,211.00)
FULL RISK PREMIUM:	\$12,826.00
ANNUAL INCREASE CAP DISCOUNT:	(\$8,445.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$4,381.00
RESERVE FUND ASSESSMENT:	\$789.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$235.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$5,655.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement


Peter Rendall / President


Julie Cho / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: IMPERIAL FIRE & CASUALTY INSURANCE COMPANY

Insurer NAIC Number: 44369

Zero Balance Due - This Is Not A Bill



File: 32720371

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