

**Association Flood Insurance**  
A partnership between policyholders, their agents and underwriters specializing in high risk and coastal exposures

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

Agency Phone: (727) 343-8899

NFIP Policy Number: 0000629316  
Company Policy Number: 0000629316  
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  
24701 US HIGHWAY 19 N, STE 102  
C/O AMERI-TECH COMMUNITY MANAGEMENT, INC  
CLEARWATER, FL 33763

### INSURED NAME(S) AND MAILING ADDRESS

VILLAGE ON ISLAND ESTATES CONDOMINIUM ASSN INC  
24701 US HIGHWAY 19 N, STE 102  
C/O AMERI-TECH COMMUNITY MANAGEMENT, INC  
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 1201-1203  
CLEARWATER, FL 33767-2249

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 3 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: \$1,331,781.00  
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

#### COVERAGE DEDUCTIBLE

BUILDING: \$750,000 \$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 TO LEARN MORE ABOUT FLOOD INSURANCE.

#### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$7,885.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,942.00)
FULL RISK PREMIUM:	\$6,018.00
ANNUAL INCREASE CAP DISCOUNT:	(\$2,762.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$3,256.00
RESERVE FUND ASSESSMENT:	\$586.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$141.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$4,233.00</b>

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.

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

Policy issued by: IMPERIAL FIRE & CASUALTY INSURANCE COMPANY

Insurer NAIC Number:

44369



File: 32720526

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