

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

GREAT FLORIDA INSURANCE OF ST PETE  
 4020 PARK ST. N STE 204  
 SAINT PETERSBURG, FL 33709

Agency Phone: (727) 343-8899

NFIP Policy Number: 0000629313  
 Company Policy Number: 0000629313  
 Agent: GREAT FLORIDA INSURANCE OF ST PETE

Payor: INSURED  
 Policy Term: 11/14/2024 12:01 AM - 11/14/2025 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  | INSURED NAME(S) AND MAILING ADDRESS   |
|---|---|
| VILLAGE ON ISLAND ESTATES CONDOMINIUM ASSN INC<br>24701 US HIGHWAY 19 N, STE 102<br>C/O AMERI-TECH COMMUNITY MANAGEMENT, INC.<br>CLEARWATER, FL 33763 | VILLAGE ON ISLAND ESTATES CONDOMINIUM ASSN INC<br>24701 US HIGHWAY 19 N, STE 102<br>C/O AMERI-TECH COMMUNITY MANAGEMENT, INC.<br>CLEARWATER, FL 33763 |

| COMPANY MAILING ADDRESS  | INSURED PROPERTY LOCATION                                    |
|--|--|
| IMPERIAL FIRE & CASUALTY INSURANCE COMPANY<br>PO BOX 912063<br>DENVER, CO 80291-2063 | 240 WINDWARD PSGE UNITS 901-903<br>CLEARWATER, FL 33767-2238 |

| RATING INFORMATION  | BUILDING DESCRIPTION:                   | BUILDING DESCRIPTION DETAIL: |
|---|---|------------------------------|
| BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING<br>NUMBER OF UNITS: 3 UNITS<br>PRIMARY RESIDENCE: NO<br>PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE NOT ON POSTS, PILES OR PIERS (SOLID FOUNDATION WALLS), 3 FLOOR(S)<br>PRIOR NFIP CLAIMS: 0 CLAIM(S) | ENTIRE RESIDENTIAL CONDOMINIUM BUILDING | N/A                          |

| MORTGAGEE / ADDITIONAL INTEREST INFORMATION | REPLACEMENT COST VALUE: | DATE OF CONSTRUCTION: | CURRENT FLOOD ZONE: | FIRST FLOOR HEIGHT (FEET): | FIRST FLOOR HEIGHT METHOD: |
|---|-------------------------|-----------------------|---------------------|----------------------------|----------------------------|
| FIRST MORTGAGEE:                            | \$1,056,794.00          | 01/01/1979            | AE                  | 8.8                        | ELEVATION CERTIFICATE      |
| SECOND MORTGAGEE:                           |                         |                       |                     |                            |                            |
| ADDITIONAL INTEREST:                        |                         |                       |                     |                            |                            |
| DISASTER AGENCY:                            |                         |                       |                     |                            |                            |

RATE CATEGORY — RATING ENGINE

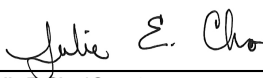
|           | COVERAGE  | DEDUCTIBLE |
|-----------|-----------|------------|
| BUILDING: | \$750,000 | \$5,000    |
| CONTENTS: | N/A       | N/A        |

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              |                   |
|---|-------------------|
| BUILDING PREMIUM:                           | \$6,998.00        |
| CONTENTS PREMIUM:                           | \$0.00            |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$75.00           |
| MITIGATION DISCOUNT:                        | (\$0.00)          |
| COMMUNITY RATING SYSTEM REDUCTION:          | (\$0.00)          |
| <b>FULL RISK PREMIUM:</b>                   | <b>\$7,073.00</b> |
| ANNUAL INCREASE CAP DISCOUNT:               | (\$4,181.00)      |
| STATUTORY DISCOUNTS:                        | (\$0.00)          |
| <b>DISCOUNTED PREMIUM:</b>                  | <b>\$2,892.00</b> |
| RESERVE FUND ASSESSMENT:                    | \$521.00          |
| HFIAA SURCHARGE:                            | \$250.00          |
| FEDERAL POLICY FEE:                         | \$141.00          |
| PROBATION SURCHARGE:                        | \$0.00            |
| <b>TOTAL ANNUAL PREMIUM:</b>                | <b>\$3,804.00</b> |

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

  
 Peter Rendall / President

  
 Julie E. 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

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