



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
8/2/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Brown & Brown Of Florida, Inc. 6611 Orion Drive Suite 201 Fort Myers FL 33912	CONTACT NAME: Laura Fisher PHONE (A/C, No, Ext): 239-261-3000 E-MAIL ADDRESS: 046.condocerts@bbrown.com PRODUCER CUSTOMER ID: 52738	FAX (A/C, No): 239-278-5306
INSURED Spanish Pines II Condominium Association, Inc c/o Paramount Property Mgmt 5629 Strand Blvd Ste. 412 Naples FL 34110	INSURER(S) AFFORDING COVERAGE INSURER A: Great American Insurance Company INSURER B: American Coastal Insurance Company INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC # 16691

COVERAGES **CERTIFICATE NUMBER:** 1116204376 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
131, 135, 141 and 145 Cypress Way East Naples, FL 34110 - 4 buildings 31 units. Building Limit mentioned below includes Carports.
131 Cypress Way East - \$1,354,094
See Attached...

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
B	<input checked="" type="checkbox"/>	PROPERTY	AMC3658403	5/30/2022	5/30/2023	<input checked="" type="checkbox"/> BUILDING	\$ 5,590,514
		CAUSES OF LOSS				<input type="checkbox"/> PERSONAL PROPERTY	\$
						<input type="checkbox"/> BUSINESS INCOME	\$
		BASIC				<input type="checkbox"/> EXTRA EXPENSE	\$
		BROAD				<input type="checkbox"/> RENTAL VALUE	\$
	<input checked="" type="checkbox"/>	SPECIAL				<input type="checkbox"/> BLANKET BUILDING	\$
		EARTHQUAKE				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/>	WIND				<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/>	FLOOD				<input checked="" type="checkbox"/> ORD & LAW	\$ INCLUDED
	<input checked="" type="checkbox"/>	REP COST				<input checked="" type="checkbox"/> SINKHOLE	\$ INCLUDED
		CO-INS: 100%					
	<input type="checkbox"/>	INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS					\$
		NAMED PERILS	POLICY NUMBER				\$
							\$
A	<input checked="" type="checkbox"/>	CRIME	SSA39256740740004	5/30/2022	5/30/2023	<input checked="" type="checkbox"/> 1,000 Ded	\$ 50,000
		TYPE OF POLICY				<input checked="" type="checkbox"/> INCL PROP MGR	\$
		Fidelity					\$
B	<input checked="" type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	AMC3658403	5/30/2022	5/30/2023	<input checked="" type="checkbox"/> LIMIT	\$ 5,590,514
							\$
							\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Flood - See Attached
All policies include Separation of Insureds/Severability of Interest Clause per Policy Provisions.
All policies include Cancellation Clause per Policy Provisions and FL Statute.
Property Manager included in definition of Employee for Crime.
Inflation Guard is NOT available.
See Attached...

CERTIFICATE HOLDER

CANCELLATION

Spanish Pines II Condominium Association, Inc
c/o Paramount Property Management, LLC
5629 Strand Blvd., Suite 412
Naples FL 34110

AUTHORIZED REPRESENTATIVE

Laura Ambrose

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**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

AGENCY Brown & Brown Of Florida, Inc.		NAMED INSURED Spanish Pines II Condominium Association, Inc c/o Paramount Property Mgmt 5629 Strand Blvd Ste. 412 Naples FL 34110
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,****FORM NUMBER:** 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE**DESCRIPTION OF PROPERTY:**

135 Cypress Way East - \$1,354,094
141 Cypress Way East - \$1,354,094
145 Cypress Way East - \$1,254,607



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

Agency Phone: (239) 278-0278

NFIP Policy Number: 8705757884
Company Policy Number: 87057578842020
Agent: BROWN & BROWN OF FLORIDA INC

Payor: INSURED
Policy Term: 04/12/2022 12:01 AM - 04/12/2023 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

SPANISH PINES II CONDOMINIUM ASSOCIATION, INC.
C/O PARAMONT PROPERTY MANAGEMENT
5629 STRAND BLVD STE 412
NAPLES, FL 34110-7382

INSURED NAME(S) AND MAILING ADDRESS

SPANISH PINES II CONDOMINIUM ASSOCIATION, INC.
C/O PARAMONT PROPERTY MANAGEMENT
5629 STRAND BLVD STE 412
NAPLES, FL 34110-7382

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 913385
DENVER, CO 80291-3385

INSURED PROPERTY LOCATION

131 CYPRESS WAY E
NAPLES, FL 341109224

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 8 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$1,233,000
DATE OF CONSTRUCTION: 01/01/1991
CURRENT FLOOD ZONE: AH
FIRST FLOOR HEIGHT (FEET): 1.0
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

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:

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$1,233,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

Full Risk Premium is subject to change. Your property's NFIP flood claims history can affect your premium. For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts. Mitigation discounts apply if there are approved flood vents and/or machinery & equipment is elevated appropriately.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$7,895.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,944.00)
FULL RISK PREMIUM:	\$6,026.00
ANNUAL INCREASE CAP DISCOUNT:	(\$4,474.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,552.00
RESERVE FUND ASSESSMENT:	\$279.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$376.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$2,457.00

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.

Doug Elliot, President

Terence Shields, Secretary

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

Policy issued by: Hartford Insurance Company of the Midwest

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 37478



File: 18502765

Page 1 of 1



DocID: 155149783

Printed 04/14/2022



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

Agency Phone: (239) 278-0278

NFIP Policy Number: 8705410718
Company Policy Number: 87054107182019
Agent: BROWN & BROWN OF FLORIDA INC

Payor: INSURED
Policy Term: 07/14/2022 12:01 AM - 07/14/2023 12:01 AM
Policy Form: RCBAP

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visit or call us at: <https://TheHartford.ManageFlood.com>
(800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

SPANISH PINES II CONDOMINIUM ASSOCIATION INC
C/O PARAMONT PROPERTY MANAGEMENT
5629 STRAND BLVD STE 412
NAPLES, FL 34110-7382

INSURED NAME(S) AND MAILING ADDRESS

SPANISH PINES II CONDOMINIUM ASSOCIATION INC
C/O PARAMONT PROPERTY MANAGEMENT
5629 STRAND BLVD STE 412
NAPLES, FL 34110-7382

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 913385
DENVER, CO 80291-3385

INSURED PROPERTY LOCATION

135 CYPRESS WAY E
NAPLES, FL 341109227

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 8 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$1,120,900
DATE OF CONSTRUCTION: 01/01/1981

CURRENT FLOOD ZONE: AH
FIRST FLOOR HEIGHT (FEET): 0.6
FIRST FLOOR HEIGHT 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:

RATE CATEGORY — RATING ENGINE

COVERAGE DEDUCTIBLE
BUILDING: \$1,121,000 \$1,250
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.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$7,267.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,787.00)
FULL RISK PREMIUM:	\$5,555.00
ANNUAL INCREASE CAP DISCOUNT:	(\$4,081.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,474.00
RESERVE FUND ASSESSMENT:	\$265.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$376.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$2,365.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Doug Elliot, President

Terence Shields, Secretary

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

Policy issued by: Hartford Insurance Company of the Midwest

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 37478



File: 19510609

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DocID: 163554155

Printed 06/27/2022



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

Agency Phone: (239) 278-0278

NFIP Policy Number: 8705410742
Company Policy Number: 87054107422019
Agent: BROWN & BROWN OF FLORIDA INC

Payor: INSURED
Policy Term: 07/14/2022 12:01 AM - 07/14/2023 12:01 AM
Policy Form: RCBAP

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(800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

SPANISH PINES II CONDOMINIUM ASSOCIATION INC
C/O PARAMONT PROPERTY MGMT
5629 STRAND BLVD STE 412
NAPLES, FL 34110-7382

INSURED NAME(S) AND MAILING ADDRESS

SPANISH PINES II CONDOMINIUM ASSOCIATION INC
C/O PARAMONT PROPERTY MGMT
5629 STRAND BLVD STE 412
NAPLES, FL 34110-7382

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 913385
DENVER, CO 80291-3385

INSURED PROPERTY LOCATION

141 CYPRESS WAY E
NAPLES, FL 341109231

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 8 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$1,120,900
DATE OF CONSTRUCTION: 01/01/1981

CURRENT FLOOD ZONE: AH
FIRST FLOOR HEIGHT (FEET): 0.9
FIRST FLOOR HEIGHT 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:

RATE CATEGORY — RATING ENGINE

COVERAGE DEDUCTIBLE
BUILDING: \$1,121,000 \$1,250
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.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$5,427.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,326.00)
FULL RISK PREMIUM:	\$4,176.00
ANNUAL INCREASE CAP DISCOUNT:	(\$2,702.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,474.00
RESERVE FUND ASSESSMENT:	\$265.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$376.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$2,365.00

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.

Doug Elliot, President

Terence Shields, Secretary

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Policy issued by: Hartford Insurance Company of the Midwest

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 37478



File: 19510606

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DocID: 163554156

Printed 06/27/2022



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

Agency Phone: (239) 278-0278

NFIP Policy Number: 8705410765
Company Policy Number: 87054107652019
Agent: BROWN & BROWN OF FLORIDA INC

Payor: INSURED
Policy Term: 07/14/2022 12:01 AM - 07/14/2023 12:01 AM
Policy Form: RCBAP

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(800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

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DELIVERY ADDRESS

SPANISH PINES II CONDOMINIUM ASSOCIATION INC
C/O PARAMONT PROPERTY MANAGEMENT
5629 STRAND BLVD STE 412
NAPLES, FL 34110-7382

INSURED NAME(S) AND MAILING ADDRESS

SPANISH PINES II CONDOMINIUM ASSOCIATION INC
C/O PARAMONT PROPERTY MANAGEMENT
5629 STRAND BLVD STE 412
NAPLES, FL 34110-7382

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 913385
DENVER, CO 80291-3385

INSURED PROPERTY LOCATION

145 CYPRESS WAY E APT D
NAPLES, FL 341109298

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 7 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$1,026,500
DATE OF CONSTRUCTION: 01/01/1981

CURRENT FLOOD ZONE: AH
FIRST FLOOR HEIGHT (FEET): 0.7
FIRST FLOOR HEIGHT 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:

RATE CATEGORY — RATING ENGINE

COVERAGE DEDUCTIBLE
BUILDING: \$1,027,000 \$1,250
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.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$5,038.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,230.00)
FULL RISK PREMIUM:	\$3,883.00
ANNUAL INCREASE CAP DISCOUNT:	(\$2,561.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,322.00
RESERVE FUND ASSESSMENT:	\$238.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$329.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$2,139.00

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.

Doug Elliot, President

Terence Shields, Secretary

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

Policy issued by: Hartford Insurance Company of the Midwest

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 37478



File: 19466441

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