



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



JUNE 27, 2022

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



Policy Number: 87054107182019

Insured(s): SPANISH PINES II CONDOMINIUM ASSOCIATION INC
Property Location: 135 CYPRESS WAY E
NAPLES, FL 341109227

Flood Insurance Policy Packet

This packet includes:

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://TheHartford.ManageFlood.com>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 877-625-8251 or thehartford@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.



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

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



COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
Hartford Insurance Company of the Midwest PO BOX 913385 DENVER, CO 80291-3385	135 CYPRESS WAY E NAPLES, FL 341109227

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

RATING INFORMATION	REPLACEMENT COST VALUE:
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	\$1,120,900
NUMBER OF UNITS: 8 UNITS	DATE OF CONSTRUCTION: 01/01/1981
PRIMARY RESIDENCE: NO	CURRENT FLOOD ZONE: AH
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)	FIRST FLOOR HEIGHT (FEET): 0.6
PRIOR NFIP CLAIMS: 0 CLAIM(S)	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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
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 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

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



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JUL 11 2022

RCR
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JUNE 27, 2022



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



Policy Number: 87054107422019

Insured(s): SPANISH PINES II CONDOMINIUM ASSOCIATION INC
 Property Location: 141 CYPRESS WAY E
 NAPLES, FL 341109231

Flood Insurance Policy Packet

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- **Claims Guidelines in Case of a Flood**

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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: RCBAF

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>
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NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

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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

BUILDING: COVERAGE DEDUCTIBLE
\$1,121,000 \$1,250
CONTENTS: N/A N/A

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

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Policy issued by: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478



File: 19510606

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DocID: 163554156