



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

**Agency Phone:** (239) 278-0278

**NFIP Policy Number:** 9904655248  
**Company Policy Number:** 99046552482019  
**Agent:** BROWN & BROWN OF SW FLORIDA DBA



**Policy Term:** 05/01/2020 12:01 AM through 05/01/2021 12:01 AM  
**Renewal Billing Payor:** INSURED

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

## REVISED FLOOD INSURANCE POLICY DECLARATIONS

### RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

<b>DELIVERY ADDRESS</b>	<b>INSURED NAME(S) AND MAILING ADDRESS</b>
THE SANDARAC ASSOCIATION INC 6666 ESTERO BLVD FORT MYERS BEACH, FL 339314512	THE SANDARAC ASSOCIATION INC 6666 ESTERO BLVD FORT MYERS BEACH, FL 339314512

<b>COMPANY MAILING ADDRESS</b>	<b>PROPERTY LOCATION</b>
Hartford Insurance Company of the Midwest PO BOX 913385 DENVER, CO 80291-3385	6670-6672 ESTERO BLVD FORT MYERS BEACH, FL 339314569

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

**DESCRIPTION:** N/A

<b>RATING INFORMATION</b>	
<b>ORIGINAL NEW BUSINESS DATE:</b>	05/01/2010
<b>REINSTATEMENT DATE:</b>	N/A
<b>BUILDING OCCUPANCY:</b>	OTHER RESIDENTIAL
<b>CONDOMINIUM INDICATOR:</b>	RCBAP HIGH RISE
<b>NUMBER OF UNITS:</b>	88
<b>PRIMARY RESIDENCE:</b>	YES
<b>ADDITIONS/EXTENSIONS:</b>	N/A
<b>BUILDING TYPE:</b>	THREE OR MORE FLOORS
<b>BASEMENT/ENCLOSURE/CRAWLSPACE TYPE:</b>	NO BASEMENT
<b>DATE OF CONSTRUCTION:</b>	01/01/1975
<b>COMMUNITY NUMBER:</b>	120673 0567 F REGULAR PROGRAM
<b>COMMUNITY NAME:</b>	FORT MYERS BEACH, TOWN OF
<b>CURRENT FLOOD ZONE:</b>	VE
<b>GRANDFATHERED:</b>	YES
<b>FLOOD RISK/RATED ZONE:</b>	A15
<b>ELEVATION DIFFERENCE:</b>	N/A
<b>ELEVATED BUILDING TYPE:</b>	NON-ELEVATED
<b>REPLACEMENT COST:</b>	\$20,064,050

<b>MORTGAGEE / ADDITIONAL INTEREST INFORMATION</b>	
<b>FIRST MORTGAGEE:</b>	<b>LOAN NO:</b> N/A
<b>SECOND MORTGAGEE:</b>	<b>LOAN NO:</b> N/A
<b>ADDITIONAL INTEREST:</b>	<b>LOAN NO:</b> N/A
<b>DISASTER AGENCY:</b>	<b>CASE NO:</b> N/A <b>DISASTER AGENCY:</b>

<b>PREMIUM CALCULATION – Pre-FIRM Subsidized</b>								<b>Standard</b>	
	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>	<u>BASIC COVERAGE</u>	<u>BASIC RATE</u>	<u>ADD'L COVERAGE</u>	<u>ADD'L RATE</u>	<u>DED. DISCOUNT/SURCHARGE</u>	<u>PREMIUM</u>	
BUILDING	\$20,064,100	\$2,000	\$175,000	1.340	\$19,889,100	0.383	\$0.00	\$78,520.00	
CONTENTS	\$0	\$0	\$0	1.480	\$0	1.350	\$0.00	\$0.00	

Coverage limitations may apply. See your policy form for details.

**Endorsement Effective Date:** 11/15/2020

**ENDORSEMENT PREMIUM:** \$0.00

Building Coverage Changed

<b>ANNUAL SUBTOTAL:</b>	\$78,520.00
<b>INCREASED COST OF COMPLIANCE:</b>	\$56.00
<b>COMMUNITY RATING DISCOUNT: 15%</b>	(\$11,786.00)
<b>RESERVE FUND ASSESSMENT: 18.0%</b>	\$12,022.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>ANNUAL PREMIUM:</b>	\$78,812.00
<b>HFIAA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY SERVICE FEE:</b>	\$2,000.00
<b>TOTAL:</b>	\$81,062.00
<b>PRORATA PREMIUM ADJUSTMENT:</b>	\$0.00
<b>ADJUSTED ANNUAL PREMIUM:</b>	\$81,062.00

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

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

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

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

**Policy issued by** Hartford Insurance Company of the Midwest

**Company NAIC:** 37478



File: 16521200

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