

**American Bankers Insurance Company of Florida**

Scottsdale, AZ

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 04/18/2025 (12:01 a.m.) to 04/18/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 5005174056**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**BAYPOINT VILLAS INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 70001-01554-001**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**UNITS 1-4
9485 HAMLIN BLVD
SEMINOLE, FL 33776-1085**Loan Number:****For Service Please Contact:**FOUNDATION RISK PARTNERS CORP
DBA ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE, FL 33772-4111
727-393-5000**Other / Loss Payee:****Loan Number:**

LOCATION AND PROPERTY INFORMATIONNumber Of Units: 4
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 0.25 ft
Replacement Cost: \$ 1,292,200

Date of Construction: 07/06/1998

Building Occupancy: Residential Condo Building

Method Used to Determine First Floor Height: FEMA determined

Building Description: Entire Residential Condo Building

Property Description: SLAB ON GRADE, TWO FLOORS, MASONRY CONSTRUCTION

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION**Rate Category:** FEMA Rating Engine

| Coverage Type | Coverage Limit | Deductible | Premium |
|---|----------------|-----------------------------------|--------------|
| Building | \$ 1,000,000 | \$ 5,000 | \$ 2,756.00 |
| Contents | \$ 0 | \$ 0 | \$ 0.00 |
| | | Increased Cost of Compliance: | \$ 52.00 |
| | | Community Rating System Discount: | \$ -1,045.00 |
| Full Risk Premium Excluding Fees and Surcharges: | | | \$ 1,763.00 |

| STATUTORY DISCOUNTS | | \$ 0.00 |
|---------------------|----------------------------|-------------|
| | Discounted Premium: | \$ 1,763.00 |

| FEES AND SURCHARGES | Reserve Fund Assessment: | \$ 317.00 |
|--|--------------------------|-----------|
| Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: | \$ 250.00 | |
| Federal Policy Fee: | \$ 188.00 | |

| TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID | \$ 2,518.00 |
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|--|-------------|

Coverage limitations may apply. See your NFIP RCBAP Form for details.

Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

**American Bankers Insurance Company of Florida**

Scottsdale, AZ

Renewal Flood Insurance Policy Declarations

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Policy Term: 01/06/2026 (12:01 a.m.) to 01/06/2027 (12:01 a.m.)

NAIC: 10111

Policy Number: 5005167985**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**BAY POINTE VILLAS
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 70001-01554-001**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**UNIT 5 TO 8
9485 HAMILIN BLVD
SEMINOLE, FL 33776-1085**Loan Number:****For Service Please Contact:**FOUNDATION RISK PARTNERS CORP
DBA ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE, FL 33772-4111
727-393-5000**Other / Loss Payee:****Loan Number:**

LOCATION AND PROPERTY INFORMATIONNumber Of Units: 4
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 0.25 ft
Replacement Cost: \$ 911,000

Date of Construction: 12/07/1997

Building Occupancy: Residential Condo Building

Method Used to Determine First Floor Height: FEMA determined

Building Description: Entire Residential Condo Building

Property Description: SLAB ON GRADE, TWO FLOORS, FRAME CONSTRUCTION

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION**Rate Category:** FEMA Rating Engine

| Coverage Type | Coverage Limit | Deductible | Premium |
|---|----------------|---|-------------|
| Building | \$ 911,000 | \$ 5,000 | \$ 2,309.00 |
| Contents | \$ 0 | \$ 0 | \$ 0.00 |
| | | Increased Cost of Compliance: | \$ 44.00 |
| | | Community Rating System Discount: | \$ -863.00 |
| Coinsurance penalty may apply. See your Policy Form for Details. | | Full Risk Premium Excluding Fees and Surcharges: | \$ 1,490.00 |

STATUTORY DISCOUNTS\$ 0.00
Discounted Premium: \$ 1,490.00**FEES AND SURCHARGES**

| | |
|--|-----------|
| Reserve Fund Assessment: | \$ 268.00 |
| Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: | \$ 250.00 |
| Federal Policy Fee: | \$ 188.00 |

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

\$ 2,196.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.

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 to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

NFIP POLICY NUMBER: 5005167985

**American Bankers Insurance Company of Florida**

Scottsdale, AZ

Renewal Flood Insurance Policy Declarations

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Policy Term: 05/17/2025 (12:01 a.m.) to 05/17/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 5400432208**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**BAYPOINT VILLAS INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 70001-01554-001**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Loan Number:****Property Location:**9420 COMMODORE DR
SEMINOLE, FL 33776-1172**Other / Loss Payee:****For Service Please Contact:**FOUNDATION RISK PARTNERS CORP
DBA ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE, FL 33772-4111
727-393-5000**Loan Number:**

LOCATION AND PROPERTY INFORMATIONNumber Of Units: 1
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 0.80 ft
Replacement Cost: \$ 387,000

Date of Construction: 11/18/1999

Building Occupancy: Residential Condo Building

Method Used to Determine First Floor Height: Elevation Certificate

Building Description: Entire Residential Condo Building

Property Description: SLAB ON GRADE, ONE FLOOR

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION**Rate Category:** FEMA Rating Engine

| Coverage Type | Coverage Limit | Deductible | Premium |
|---|----------------|-----------------------------------|--------------|
| Building | \$ 250,000 | \$ 5,000 | \$ 4,221.00 |
| Contents | \$ 0 | \$ 0 | \$ 0.00 |
| | | Increased Cost of Compliance: | \$ 75.00 |
| | | Community Rating System Discount: | \$ -1,641.00 |
| Full Risk Premium Excluding Fees and Surcharges: | | | \$ 2,655.00 |

| STATUTORY DISCOUNTS | Annual Increase Cap Discount: | \$ -728.00 |
|---------------------|-------------------------------|-------------|
| | Discounted Premium: | \$ 1,927.00 |

| FEES AND SURCHARGES | Reserve Fund Assessment: | \$ 347.00 |
|--|--------------------------|-----------|
| Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: | \$ 250.00 | |
| Federal Policy Fee: | \$ 47.00 | |

| TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID | \$ 2,571.00 |
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|--|-------------|

Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 5400432208

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Scottsdale, AZ

Renewal Flood Insurance Policy Declarations

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Policy Term: 07/17/2025 (12:01 a.m.) to 07/17/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 5000161447**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**BAYPOINT VILLAS INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 70001-01554-001**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Loan Number:****Property Location:**14460 MARINA WAY
SEMINOLE, FL 33776-1176**Other / Loss Payee:****For Service Please Contact:**FOUNDATION RISK PARTNERS CORP
DBA ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE, FL 33772-4111
727-393-5000**Loan Number:**

LOCATION AND PROPERTY INFORMATION

Number Of Units: 14
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.00 ft
Replacement Cost: \$ 2,615,500

Date of Construction: 02/28/1999

Building Occupancy: Residential Condo Building

Method Used to Determine First Floor Height: Elevation Certificate

Building Description: Entire Residential Condo Building

Property Description: SLAB ON GRADE, TWO FLOORS

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION**Rate Category:** FEMA Rating Engine

| Coverage Type | Coverage Limit | Deductible | Premium |
|---|----------------|-----------------------------------|--------------|
| Building | \$ 2,394,000 | \$ 5,000 | \$ 17,112.00 |
| Contents | \$ 0 | \$ 0 | \$ 0.00 |
| | | Increased Cost of Compliance: | \$ 75.00 |
| | | Community Rating System Discount: | \$ -6,798.00 |
| Full Risk Premium Excluding Fees and Surcharges: | | | \$ 10,389.00 |

| STATUTORY DISCOUNTS | | | \$ 0.00 |
|---------------------|--|----------------------------|--------------|
| | | Discounted Premium: | \$ 10,389.00 |

| FEES AND SURCHARGES | Reserve Fund Assessment: | \$ 1,870.00 |
|--|--------------------------|-------------|
| Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: | \$ 250.00 | |
| Federal Policy Fee: | \$ 658.00 | |

| TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID | \$ 13,167.00 |
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Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 5000161447