



ASSURANT®

**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:

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

Date of Construction: 07/06/1998	Number Of Units: 4
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: FEMA determined	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 0.25 ft
Property Description: SLAB ON GRADE, TWO FLOORS, MASONRY CONSTRUCTION	Replacement Cost: \$ 1,292,200

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

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

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: 5005174056



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 01/06/2025 (12:01 a.m.) to 01/06/2026 (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 HAMLIN BLVD
SEMINOLE, FL 33776-1085

Loan Number:

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

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

Number Of Units: 4

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 0.25 ft

Replacement Cost: \$ 911,000

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	\$ 911,000	\$ 5,000	\$ 2,309.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 44.00
Community Rating System Discount:			\$ -863.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 1,490.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 0.00
\$ 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.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 5005167985



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

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

Property Location:

9420 COMMODORE DR
SEMINOLE, FL 33776-1172

Loan Number:

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

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

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

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

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



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

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

Property Location:

14460 MARINA WAY
SEMINOLE, FL 33776-1176

Loan Number:

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

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

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

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

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

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