

SELECTIVE

BE UNIQUELY INSURED®

PCS INSURANCE GROUP INC
3315 HENDERSON BLVD SUITE 200
TAMPA, FL 33609

Agency Phone: (813) 868-1010

NFIP Policy Number: 0002335118
Company Policy Number: FLD2335118
Agent: PCS INSURANCE GROUP INC

Payor: INSURED
Policy Term: 06/27/2024 12:01 AM - 06/27/2025 12:01 AM
Policy Form: RCBAP

To report a claim visit or call us at: <https://customer.myselectiveflood.com>
(877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

EASTWOOD SHORES CONDOMINIUM
C/O AMERI-TECH PROPERTY MGMT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

INSURED NAME(S) AND MAILING ADDRESS

EASTWOOD SHORES CONDOMINIUM
C/O AMERI-TECH PROPERTY MGMT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

INSURED PROPERTY LOCATION

2933 BOUGH AVE
CLEARWATER, FL 33760-1539

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 4 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), MASONRY CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$660,971.00

DATE OF CONSTRUCTION: 01/01/1980

CURRENT FLOOD ZONE: AE

FIRST FLOOR HEIGHT (FEET): 1.1

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: N/A

RATE CATEGORY — RATING ENGINE

COVERAGE DEDUCTIBLE
BUILDING: \$661,000 \$2,000
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: | \$4,360.00 |
| CONTENTS PREMIUM: | \$0.00 |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$75.00 |
| MITIGATION DISCOUNT: | (\$0.00) |
| COMMUNITY RATING SYSTEM REDUCTION: | (\$1,697.00) |
| FULL RISK PREMIUM: | \$2,738.00 |
| ANNUAL INCREASE CAP DISCOUNT: | (\$0.00) |
| STATUTORY DISCOUNTS: | (\$0.00) |
| DISCOUNTED PREMIUM: | \$2,738.00 |
| RESERVE FUND ASSESSMENT: | \$493.00 |
| HFIAA SURCHARGE: | \$250.00 |
| FEDERAL POLICY FEE: | \$188.00 |
| PROBATION SURCHARGE: | \$0.00 |
| TOTAL ANNUAL PREMIUM: | \$3,669.00 |

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

John Marchioni / Chairman, President & CEO

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: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 30632528

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DocID: 238776745

0621 2DAJOTW704 B:3 000106 000332 002/003 663-666

NOTICE OF INFORMATION PRACTICES (LONG FORM)

MISC-798 06 01

Your application or information you provide in connection with a claim is our major source of information. However, in order to evaluate your application for insurance, to service your policy or to process a claim, we may ask for additional information about you and any person who will be insured under this policy or who is the subject of the claim. This is sometimes necessary to make certain that the statements on your application are accurate or to process the claim. We may also need more details than you have already given us.

INFORMATION WE COLLECT

In connection with an application, the information that we may collect will enable us to make possible judgments about your character, habits, hobbies, finances, occupation, general reputation, health or other personal characteristics. In connection with a claim, the information we may collect will enable us to process the claim.

We may obtain this information from several sources. For example, we may contact any physician, clinic or hospital where any persons to be insured or making a claim have been treated. We may need information from your employer. But, before we ask for information from any of these sources, we will ask you to sign an authorization, which gives us permission to proceed, unless authorization is not required by law. We may get information by talking or writing to other insurance companies to which you applied for a policy or with which you have made a claim, members of your family, neighbors, friends, your insurance agent and others who know you. We may also obtain information from motor vehicle reports, court records, or photographs of the property you want insured or with regard to which you have made a claim.

CONSUMER REPORTS

It is common for an insurance company to order a report from an independent organization — a consumer reporting agency or an insurance-support organization — to verify and add to the information that you have given us. These reports are used to help us decide if you qualify for the insurance for which you have applied or to evaluate the claim you have made.

They may:

- _____ pertain to your mode of living, character, general reputation and personal characteristics such as health, job and finances.
- _____ contain information on your marital status, driving records, etc.
- _____ include information on the loss history of your property.
- _____ include information gathered by talking or writing to you or members of your family, neighbors, friends, your insurance agent and others who know you.
- _____ include information from motor vehicle reports, court records or photographs of your property and/or the property involved in the claim.

Upon your request, the consumer reporting agency or insurance-support organization will attempt to interview you in connection with any report it prepares. The information may be kept by the reporting organization and may later be given to others who use its services. It will be given only to the extent permitted by the Federal Fair Credit Reporting Act and your local state law, if any. Upon request and identification, the consumer reporting agency or insurance-support organization will provide you with a copy of the report.



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PCS INSURANCE GROUP INC
3315 HENDERSON BLVD SUITE 200
TAMPA, FL 33609



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JUNE 20, 2024

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EASTWOOD SHORES CONDOMINIUM
C/O AMERI-TECH PROPERTY MGMT
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086



Subject: **Your New Flood Insurance Policy from Selective**

Policy Number: FLD2335118
Insured(s): EASTWOOD SHORES CONDOMINIUM
Property Location: 2933 BOUGH AVE
CLEARWATER, FL 33760-1539



Dear Valued Customer:

Thank you for choosing Selective for your flood insurance needs.

Enclosed you will find your Flood Policy Declarations Page, the National Flood Insurance Program's Summary of Coverage, Selective's Notice of Information Practices, and Claims Guidelines in Case of a Flood.

Please review your Declarations Page to ensure the information is accurate. Inaccurate information may impact your policy's premium. If any changes are needed, please contact your agency or email our customer service team: FloodCustomerService@selective.com. Questions regarding prior claims history must be directed to the Federal Emergency Management Agency (FEMA) at (877) 336-2627 or FEMAMapSpecialist@riskmapods.com.

If you find that your renewal premium is lower than the Full Risk Premium shown on your Declarations Page, this may be because your policy was previously rated using subsidized rates. FEMA has recently reformed its rating methodology. **This new rating methodology is commonly referred to as Risk Rating 2.0 (RR 2.0). RR 2.0 utilizes equitable rates based on the value of your property and its exposure to flood risks.** The Full Risk Premium shown on your Declarations Page is the total cost of flood insurance for your property calculated under RR 2.0. If your renewal premium is lower than the Full Risk Premium, as long as your policy does not lapse your annual premium increase will be capped at 18% until the renewal premium reaches the Full Risk Premium. For more information on RR 2.0, please visit www.SelectiveFlood.com.

To view your flood insurance policy, visit customer.myselectiveflood.com. If you would like a copy of the policy emailed or mailed to you, please contact our customer service team at (877) 348-0552 or selectivefloodpolicy@selective.com. Unless we hear from you, we will assume that you can view your policy through our customer website.

Don't forget to take advantage of our self-service capabilities by visiting our website customer.myselectiveflood.com. Our self-service site makes it easy for you to:

- Pay your renewal premium.
- Update your mailing address and other information on your policy.
- Sign up for electronic delivery of your flood insurance documents.
- Report and track the status of a flood claim and more.

We appreciate your business. Together with your agent, we look forward to serving you.

Sincerely,

Cassie Masone - Vice President Flood Operations
Selective Insurance Company of America