



USI INSURANCE SERVICES LLC
2502 N ROCKY POINT DR #400
TAMPA, FL 33607



HARBORSIDE TERRACE OWNERS
C/O FIRSTSERVICE RESIDENTIAL
10600 CHEVROLET WAY STE 202
ESTERO, FL 33928-4422



USI INSURANCE SERVICES LLC
2502 N ROCKY POINT DR #400
TAMPA, FL 33607

Agency Phone: (813) 639-3000

NFIP Policy Number: 8704304594
Company Policy Number: 87043045942019
Agent: USI INSURANCE SERVICES LLC

Payor: INSURED
Policy Term: 10/10/2025 12:01 AM - 10/10/2026 12:01 AM
Policy Form: RCBAP

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

REVISED FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS **INSURED NAME(S) AND MAILING ADDRESS**

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ESTERO, FL 33928-4422

COMPANY MAILING ADDRESS **INSURED PROPERTY LOCATION**

Hartford Insurance Company of the Midwest
PO BOX 209385
DALLAS, TX 75320-9385

4180 BELAIR LN
NAPLES, FL 341033108

RATING INFORMATION **BUILDING DESCRIPTION:** ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

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

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$563,894.00
DATE OF CONSTRUCTION: 01/01/1980
CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 1.1 FEET
MOST FAVORABLE FFH 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

BUILDING: COVERAGE DEDUCTIBLE
\$500,000 \$1,250
CONTENTS: N/A N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. 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 FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT [FLOODSMART.GOV/FLOOD](https://www.floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

ENDORSEMENT EFFECTIVE DATE: 03/21/2026 12:01 AM
ENDORSEMENT PREMIUM: \$60.00
CHANGES APPLIED TO: BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$6,643.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,631.00)
FULL RISK PREMIUM:	\$5,087.00
ANNUAL INCREASE CAP DISCOUNT:	(\$3,147.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,940.00
RESERVE FUND ASSESSMENT:	\$349.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$94.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$2,633.00
PRORATA PREMIUM ADJUSTMENT:	(\$47.00)
ADJUSTED ANNUAL PREMIUM:	\$2,586.00

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.

Melinda Thompson

Melinda Thompson, SVP, Head of Personal Lines

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



File: 32457695

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DocID: 267590387

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