



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



HARBORSIDE TERRACE OWNERS ASSN AND OR ALL UNIT OWNERS ATIMA

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: 0172873803
Company Policy Number: 99017287382019
Agent: USI INSURANCE SERVICES LLC

Payor: INSURED
Policy Term: 06/22/2025 12:01 AM - 06/22/2026 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

HARBORSIDE TERRACE OWNERS ASSN AND OR ALL UNIT OWNERS ATIMA
C/O FIRSTSERVICE RESIDENTIAL
10600 CHEVROLET WAY STE 202
ESTERO, FL 33928-4422

INSURED NAME(S) AND MAILING ADDRESS

HARBORSIDE TERRACE OWNERS ASSN AND OR ALL UNIT OWNERS ATIMA
C/O FIRSTSERVICE RESIDENTIAL
10600 CHEVROLET WAY STE 202
ESTERO, FL 33928-4422

COMPANY MAILING ADDRESS

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

INSURED PROPERTY LOCATION

4200 BELAIR LN
NAPLES, FL 341033165

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 50 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR PIERS, 3 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$13,439,782.00
DATE OF CONSTRUCTION: 01/01/1975

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 1.8 FEET
MOST FAVORABLE FFH METHOD: ELEVATION CERTIFICATE

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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$12,500,000	\$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 TO LEARN MORE ABOUT FLOOD INSURANCE.

ENDORSEMENT EFFECTIVE DATE: 03/20/2026 12:01 AM
ENDORSEMENT PREMIUM: \$161.00
CHANGES APPLIED TO: BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$43,145.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$10,757.00)
FULL RISK PREMIUM:	\$32,463.00
ANNUAL INCREASE CAP DISCOUNT:	(\$24,270.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$8,193.00
RESERVE FUND ASSESSMENT:	\$1,475.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,440.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$11,358.00
PRORATA PREMIUM ADJUSTMENT:	(\$460.00)
ADJUSTED ANNUAL PREMIUM:	\$10,898.00

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.

Policy issued by: Hartford Insurance Company of the Midwest

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 37478



File: 31941197

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DocID: 267590169

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