



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: 8704304946
Company Policy Number: 87043049462019
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
HARBORSIDE TERRACE OWNERS C/O FIRSTSERVICE RESIDENTIAL 10600 CHEVROLET WAY STE 202 ESTERO, FL 33928-4422	HARBORSIDE TERRACE OWNERS C/O FIRSTSERVICE RESIDENTIAL 10600 CHEVROLET WAY STE 202 ESTERO, FL 33928-4422

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
Hartford Insurance Company of the Midwest PO BOX 209385 DALLAS, TX 75320-9385	4280 BELAIR LN NAPLES, FL 341033116

RATING INFORMATION	BUILDING DESCRIPTION:	BUILDING DESCRIPTION DETAIL:
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)	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING N/A	N/A

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:	DATE OF CONSTRUCTION:	CURRENT FLOOD ZONE:	FIRST FLOOR HEIGHT (FFH):	MOST FAVORABLE FFH METHOD:
FIRST MORTGAGEE: SECOND MORTGAGEE: ADDITIONAL INTEREST: DISASTER AGENCY:	\$529,170.00	01/01/1975	AE	2.0 FEET	ELEVATION CERTIFICATE

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$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: \$41.00
CHANGES APPLIED TO: BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$6,144.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,506.00)
FULL RISK PREMIUM:	\$4,713.00
ANNUAL INCREASE CAP DISCOUNT:	(\$3,466.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,247.00
RESERVE FUND ASSESSMENT:	\$224.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$94.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,815.00
PRORATA PREMIUM ADJUSTMENT:	(\$31.00)
ADJUSTED ANNUAL PREMIUM:	\$1,784.00

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: 32457676

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DocID: 267590645

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