



THE HARTFORD

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

Agency Phone: (813) 639-3000

NFIP Policy Number: 6500077676  
Company Policy Number: 6500077676  
Agent: USI INSURANCE SERVICES LLC

Policy Term: 01/02/2022 12:01 AM through 01/02/2023 12:01 AM  
Renewal Billing Payor: INSURED

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

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

**DELIVERY ADDRESS**

CURLEW LANDINGS HOMEOWNERS ASSOCIATION INC  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

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

CURLEW LANDINGS HOMEOWNERS ASSOCIATION INC  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**COMPANY MAILING ADDRESS**

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

**PROPERTY LOCATION**

2387 - 2397 HANOVER DR  
DUNEDIN, FL 346980000

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

**RATING INFORMATION**

ORIGINAL NEW BUSINESS DATE: 01/02/2020  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: OTHER RESIDENTIAL  
CONDOMINIUM INDICATOR: RCBAP LOW RISE  
NUMBER OF UNITS: 6  
PRIMARY RESIDENCE: NO  
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS  
BUILDING TYPE: THREE OR MORE FLOORS  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: FINISHED ENCLOSURE WITHOUT PROPER OPENINGS

**DESCRIPTION: TOWNHOUSE/ROWHOUSE**

DATE OF CONSTRUCTION: 01/01/1991  
COMMUNITY NUMBER: 125103 0066 G REGULAR PROGRAM  
COMMUNITY NAME: DUNEDIN, CITY OF  
CURRENT FLOOD ZONE: AE  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: AE  
ELEVATION DIFFERENCE: -3  
ELEVATED BUILDING TYPE: ELEVATED  
REPLACEMENT COST: \$1,520,678

**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:

**PREMIUM CALCULATION -**

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$1,500,000	\$25,000	\$360,000	0.860	\$1,140,000	0.080	(\$1,082.00)	\$2,926.00
CONTENTS	\$0	\$0	\$0	0.310	\$0	0.120	\$0.00	\$0.00

Submit for Rate

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$2,926.00
INCREASED COST OF COMPLIANCE:	\$12.00
COMMUNITY RATING DISCOUNT:	0%
RESERVE FUND ASSESSMENT:	18.0%
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$3,467.00
HFAIA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$400.00
TOTAL:	\$4,117.00

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.

*Douglas Elliot*

Doug Elliot, President

*Terence Shields*

Terence Shields, Secretary

**Zero Balance Due - This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Policy issued by Hartford Insurance Company of the Midwest

Company NAIC: 37478



File: 18227442

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