

**Agent Contact Information**

Hub International Midwest  
 Limited  
 4830 W Kennedy Blvd Ste 850  
 Hub International Florida  
 Tampa, FL 33609-2593  
 (727) 797-0441  
**Insurer NAIC Number** 23248

**Policy Number** 87023877852023  
**NFIP Policy Number** 8702387785  
**Policy Term** 04/18/2023 12:01 AM - 04/18/2024 12:01 AM  
**Policy Form** RCBAP  
**Policy Declarations Type** Renewal Policy Declarations  
**Payor** Insured  
**Rate Category** Rating Engine

Occidental Fire &amp; Casualty of NC

## Flood Insurance Policy Declarations

### THIS IS NOT A BILL

**Insured Name and Mailing Address**

HERITAGE LAKE CONDOMINIUM  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Property Location**

5501 67TH AVE N APT 2  
 PINELLAS PARK, FL 33781-5523

**COVERAGE AND RATING**

	Coverage	Deductible	Premium Details	
<b>Building</b>	\$250,000	\$1,250	Building Premium	\$536
<b>Contents</b>	\$0	\$0	Contents Premium	\$0

**PROPERTY INFORMATION**

<b>Flood Zone</b>	AE	<b>ICC Premium</b>	\$10
<b>Primary Residence</b>	No	<b>Mitigation Discounts</b>	(-\$0)
<b>Building Occupancy</b>	Res. Condo Building	<b>CRS Discount</b>	(-\$70)
<b>Building Description</b>	Res. Condo Building	<b>Full-Risk Premium</b>	<b>\$476</b>
<b>Building Description Detail</b>		<u>Statutory Discounts</u>	
<b>First Floor Height</b>	1.0 Feet	Annual Increase Cap Discount	(-\$98)
<b>Method Used for 1st Floor Height</b>	Elevation Certificate	Pre-FIRM Discount	(-\$0)
<b>Property Description</b>	Slab on Grade, 2 Floors, Other	Newly Mapped Discount	(-\$0)
<b>Date of Const/Substantial Imp</b>	01/01/2005	Other Statutory Discounts	(-\$0)
<b>Replacement Cost Value</b>	\$250,000	<b>Discounted Premium</b>	<b>\$378</b>
<b>Prior NFIP Claims</b>	0 claims	<u>Fees and Surcharges</u>	
<b>Number of Units</b>	1	Reserve Fund Assessment	\$68
		HFIAA Surcharge	\$250
		Federal Policy Fee	\$47
		Probation Surcharge	\$0
		<b>Total Annual Premium</b>	<b>\$743</b>

Effective 4/1/2022, the NFIP implemented a new pricing methodology, Risk Rating 2.0 Phase II Renewals. Some property information on your policy may have been updated. Please contact your flood insurance agent to ensure you have the most accurate and up to date property information.

Your property's NFIP flood claims history can affect your premium.

**MORTGAGE INFORMATION****First Mortgagee**

CORNERSTONE COMMUNITY BANK ITS SUCCESSORS AND OR ASSIGNS  
 PO BOX 950119  
 LOUISVILLE, KY  
 40295-0119  
 Loan# 5041210015

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

For Questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](https://www.floodsmart.gov/floodcosts).

**Policy Issued By:** Occidental Fire And Casualty Company Of Nc

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