



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 02/26/2026 (12:01 a.m.) to 02/26/2027 (12:01 a.m.)

NAIC: 10111

Policy Number: 7709832725

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

TERRACE PARK OF FIVE TOWNS #26
2931 MACALPIN DR S
PALM HARBOR, FL 34684-1849

Loan Number:

Producer Number: 70001-01554-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

8162 TERRACE GARDEN DR N
SAINT PETERSBURG, FL 33709-7073

Loan Number:

Other / Loss Payee:

For Service Please Contact:

FOUNDATION RISK PARTNERS CORP
DBA ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE, FL 33772-4111
727-393-5000

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1975

Building Occupancy: Residential Condo Building

Method Used to Determine First Floor Height: Elevation Certificate

Building Description: Entire Residential Condo Building

Property Description: ELEVATED WITHOUT ENCLOSURE, TWO FLOORS

Number Of Units: 8

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 10.00 ft

Replacement Cost: \$ 2,538,400

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 1,898,000	\$ 5,000	\$ 12,511.00
Contents	\$ 0	\$ 0	\$ 0.00
			Increased Cost of Compliance: \$ 75.00
			Community Rating System Discount: \$ -4,957.00
Coinsurance penalty may apply. See your Policy Form for Details.			Full Risk Premium Excluding Fees and Surcharges: \$ 7,629.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -3,938.00
Discounted Premium:	\$ 3,691.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 664.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 376.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 4,981.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.

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 to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

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