



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 02/26/2025 (12:01 a.m.) to 02/26/2026 (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: \$ 1,898,100

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

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

| Coverage Type   | Coverage Limit | Deductible | Premium            |
|---|----------------|------------|--------------------|
| Building  | \$ 1,898,000   | \$ 5,000   | \$ 10,245.00       |
| Contents  | \$ 0           | \$ 0       | \$ 0.00            |
| Increased Cost of Compliance:                           |                |            | \$ 75.00           |
| Community Rating System Discount:                       |                |            | \$ -4,051.00       |
| <b>Full Risk Premium Excluding Fees and Surcharges:</b> |                |            | <b>\$ 6,269.00</b> |

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -3,141.00

**Discounted Premium:** \$ 3,128.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 563.00

Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00

Federal Policy Fee: \$ 376.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID**

**\$ 4,317.00**

Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

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