



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/13/2025 (12:01 a.m.) to 08/13/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505806546

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

HICKORY GROVE CONDO ASSN
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 10464-00247-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

9 TURNER ST
CLEARWATER, FL 33756-5292

Loan Number:

Other / Loss Payee:

For Service Please Contact:

GEORGE FRANKLIN INSURANCE, INC
5147 S LAKELAND DR STE 3
LAKELAND, FL 33813-2610
863-682-4434

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1979
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: BASEMENT, THREE OR MORE FLOORS

Number Of Units: 8
Primary Residence: No
Prior NFIP Claims: 1 claim(s)
First Floor Height: 1.50 ft
Replacement Cost: \$ 3,746,000

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	\$ 2,000,000	\$ 1,250	\$ 33,666.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -8,387.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 25,354.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -19,027.00
Discounted Premium: \$ 6,327.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 1,139.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 376.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 8,092.00

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

NFIP POLICY NUMBER: 7505806546

American Bankers Insurance Company of Florida
P.O. Box 4276, Clinton, IA 52733-4276

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