

**ASSURANT®****American Bankers Insurance Company of Florida
Scottsdale, AZ****Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

Policy Term: 08/13/2026 (12:01 a.m.) to 08/13/2027 (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 FLOORSNumber 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. 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	\$ 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:	\$ -17,888.00
Discounted Premium:	\$ 7,466.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 1,344.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 376.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 9,436.00

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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