

Association Flood Insurance

A partnership between policyholders, their agents and underwriters specializing in high risk and special exposure



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FAKO INSURANCE PLUS, LLC
4020 PARK ST. N STE 204
SAINT PETERSBURG, FL 33709

AUGUST 13, 2025

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EASTWOOD SHORES TOWNHOMES ASSOCIATION IN
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER FL 33763-4086



Policy Number: 0003040120

Insured(s): EASTWOOD SHORES TOWNHOMES ASSOCIATION, INC.
Property Location: 3821 PINE CONE CIR
3821-3831
CLEARWATER, FL 33760-5307



Flood Insurance Policy Packet

This packet includes:

- Your Flood Insurance Declarations Page
- A National Flood Insurance Program Summary of Coverage
- Claims Guidelines in Case of a Flood

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit <https://nationalgeneral.manageflood.com>, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at or nationalgeneral@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

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FAKO INSURANCE PLUS, LLC
4020 PARK ST. N STE 204
SAINT PETERSBURG, FL 33709

Agency Phone: (727) 343-8899

NFIP Policy Number: 0003040120
Company Policy Number: 0003040120
Agent: FAKO INSURANCE PLUS, LLC

Payor: INSURED
Policy Term: 09/19/2025 12:01 AM - 09/19/2026 12:01 AM
Policy Form: RCBAF

To report a claim visit or call us at: <https://Nationalgeneral.manageflood.com>
(877) 254-6819

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

EASTWOOD SHORES TOWNHOMES ASSOCIATION, INC.
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

EASTWOOD SHORES TOWNHOMES ASSOCIATION, INC.
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

IMPERIAL FIRE & CASUALTY INSURANCE COMPANY
PO BOX 209559
DALLAS, TX 75320-9559

INSURED PROPERTY LOCATION

3821 PINE CONE CIR
3821-3831
CLEARWATER, FL 33760-5307

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 6 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$1,337,037.00
DATE OF CONSTRUCTION: 01/01/1973

CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 1.0
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

BUILDING: COVERAGE \$1,338,000 DEDUCTIBLE \$5,000
CONTENTS: N/A N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. 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 FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT FLOODSMART.GOV/FLOOD TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$3,931.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,525.00)
FULL RISK PREMIUM:	\$2,481.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,481.00
RESERVE FUND ASSESSMENT:	\$447.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$282.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,460.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Peter Rendall
Peter Rendall / President

Julie E. Cho
Julie E. Cho / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This is Not A Bill

Policy issued by: IMPERIAL FIRE & CASUALTY INSURANCE COMPANY

Insurer NAIC Number: 44369



File: 32333332

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