



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481945
Company Policy Number: 09-6820481945-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

1 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1201

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1981
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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 DEDUCTIBLE
\$250,000 \$1,250
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893073

Page 1 of 1



DocID: 219259383

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.



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6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



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C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481992
Company Policy Number: 09-6820481992-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

10 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1984

CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$24.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893453

Page 1 of 1



DocID: 219262541

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

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6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481990
Company Policy Number: 09-6820481990-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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REVISED FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

11 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1983
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28848331

Page 1 of 1



DocID: 219254141

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481984
Company Policy Number: 09-6820481984-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH COMMUNITY MANAGEMENT 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763	WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH COMMUNITY MANAGEMENT 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	12 WINDRUSH BAY DR TARPON SPRINGS, FL 34689-1202

RATING INFORMATION	BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	BUILDING DESCRIPTION DETAIL: N/A
NUMBER OF UNITS: 1 UNITS	REPLACEMENT COST VALUE: \$250,000.00
PRIMARY RESIDENCE: NO	DATE OF CONSTRUCTION: 01/01/1983
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	CURRENT FLOOD ZONE: X
PRIOR NFIP CLAIMS: 0 CLAIM(S)	FIRST FLOOR HEIGHT (FEET): 0.3
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE:	N/A
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST:	N/A
DISASTER AGENCY:	CASE NO: N/A DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
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RESERVE FUND ASSESSMENT:	\$77.00
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FEDERAL POLICY FEE:	\$47.00
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TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893409

Page 1 of 1



DocID: 219262201

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC.
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481981
Company Policy Number: 09-6820481981-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC.
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC.
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

13 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1983
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893388

Page 1 of 1



DocID: 219253888

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482197
Company Policy Number: 09-6820482197-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

14 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893882

Page 1 of 1



DocID: 219270692

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481977
Company Policy Number: 09-6820481977-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

15 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893368

Page 1 of 1



DocID: 219271131

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481969
Company Policy Number: 09-6820481969-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

16 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1987

CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893266

Page 1 of 1



DocID: 219261345

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481951
Company Policy Number: 09-6820481951-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

17 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1984
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28848306

Page 1 of 1



DocID: 219253227

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481999
Company Policy Number: 09-6820481999-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

18 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1984
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$24.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$801.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893543

Page 1 of 1



DocID: 219263192

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.
C/O AMERI-TECH PROPERTY MANAGEMENT
24701 US HIGHWAY 19 NORTH STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820465542
Company Policy Number: 09-6820465542-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.
C/O AMERI-TECH PROPERTY MANAGEMENT
24701 US HIGHWAY 19 NORTH STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.
C/O AMERI-TECH PROPERTY MANAGEMENT
24701 US HIGHWAY 19 NORTH STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

19 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1984

CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28848224

Page 1 of 1



DocID: 219258920

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481939
Company Policy Number: 09-6820481939-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

2 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1201

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1981
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28848272

Page 1 of 1



DocID: 219252929

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482160
Company Policy Number: 09-6820482160-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

20 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1984
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893580

Page 1 of 1



DocID: 219254900

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482156
Company Policy Number: 09-6820482156-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
WINDRUSH BAY CONDO ASSN INC C/O AMER-TECH COMMUNITY MANAGEMENT 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763	WINDRUSH BAY CONDO ASSN INC C/O AMER-TECH COMMUNITY MANAGEMENT 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	21 WINDRUSH BAY DR TARPON SPRINGS, FL 34689-1202

RATING INFORMATION	BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	BUILDING DESCRIPTION DETAIL: N/A
NUMBER OF UNITS: 1 UNITS	REPLACEMENT COST VALUE: \$250,000.00
PRIMARY RESIDENCE: NO	DATE OF CONSTRUCTION: 01/01/1984
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	CURRENT FLOOD ZONE: X
PRIOR NFIP CLAIMS: 0 CLAIM(S)	FIRST FLOOR HEIGHT (FEET): 0.3
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE:	N/A
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST:	N/A
DISASTER AGENCY:	CASE NO: N/A DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893592

Page 1 of 1



DocID: 219263882

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
TARPON SPRINGS, FL 34689-1202



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482155
Company Policy Number: 09-6820482155-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
TARPON SPRINGS, FL 34689-1202

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
TARPON SPRINGS, FL 34689-1202

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

22 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893566

Page 1 of 1



DocID: 219263658

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482154
Company Policy Number: 09-6820482154-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

23 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1984
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893561

Page 1 of 1



DocID: 219254642

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482009
Company Policy Number: 09-6820482009-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

24 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1984
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893506

Page 1 of 1



DocID: 219263429

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482004
Company Policy Number: 09-6820482004-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH COMMUNITY MANAGEMENT 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763	WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH COMMUNITY MANAGEMENT 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	25 WINDRUSH BAY DR TARPON SPRINGS, FL 34689-1203

RATING INFORMATION	BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	BUILDING DESCRIPTION DETAIL: N/A
NUMBER OF UNITS: 1 UNITS	REPLACEMENT COST VALUE: \$250,000.00
PRIMARY RESIDENCE: NO	DATE OF CONSTRUCTION: 01/01/1986
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)	CURRENT FLOOD ZONE: X
PRIOR NFIP CLAIMS: 0 CLAIM(S)	FIRST FLOOR HEIGHT (FEET): 0.3
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE:	N/A
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST:	N/A
DISASTER AGENCY:	CASE NO: N/A DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893482

Page 1 of 1



DocID: 219254471

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481995
Company Policy Number: 09-6820481995-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH COMMUNITY MANAGEMENT 24701 US HIGHWAY 19 N STE 102 CLEARWATER, FL 33763	WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH COMMUNITY MANAGEMENT 24701 US HIGHWAY 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	26 WINDRUSH BAY DR TARPON SPRINGS, FL 34689-1203

RATING INFORMATION	BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	BUILDING DESCRIPTION DETAIL: N/A
NUMBER OF UNITS: 1 UNITS	REPLACEMENT COST VALUE: \$250,000.00
PRIMARY RESIDENCE: NO	DATE OF CONSTRUCTION: 01/01/1984
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	CURRENT FLOOD ZONE: X
PRIOR NFIP CLAIMS: 0 CLAIM(S)	FIRST FLOOR HEIGHT (FEET): 0.3
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE:	N/A
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST:	N/A
DISASTER AGENCY:	CASE NO: N/A DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893468

Page 1 of 1



DocID: 219262962

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482207
Company Policy Number: 09-6820482207-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

27 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1984
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893847

Page 1 of 1



DocID: 219258174

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482209
Company Policy Number: 09-6820482209-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

28 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1984
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893858

Page 1 of 1



DocID: 219258626

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482211
Company Policy Number: 09-6820482211-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH COMMUNITY MGMT 24701 US HWY 19 N CLEARWATER, FL 33763	WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH COMMUNITY MGMT 24701 US HWY 19 N CLEARWATER, FL 33763

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	29 WINDRUSH BAY DR TARPON SPRINGS, FL 34689-1203

RATING INFORMATION	BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	BUILDING DESCRIPTION DETAIL: N/A
NUMBER OF UNITS: 1 UNITS	REPLACEMENT COST VALUE: \$250,000.00
PRIMARY RESIDENCE: NO	DATE OF CONSTRUCTION: 01/01/1984
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	CURRENT FLOOD ZONE: X
PRIOR NFIP CLAIMS: 0 CLAIM(S)	FIRST FLOOR HEIGHT (FEET): 0.3
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE:	N/A
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST:	N/A
DISASTER AGENCY:	CASE NO: N/A DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893866

Page 1 of 1



DocID: 219271062

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.
C/O AMERITECH PROPERTY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
TARPON SPRINGS, FL 34689-1201



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820481918
Company Policy Number: 09-6820481918-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC. C/O AMERITECH PROPERTY MANAGEMENT 24701 US HIGHWAY 19 N STE 102 TARPON SPRINGS, FL 34689-1201	WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC. C/O AMERITECH PROPERTY MANAGEMENT 24701 US HIGHWAY 19 N STE 102 TARPON SPRINGS, FL 34689-1201

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	3 WINDRUSH BAY DR TARPON SPRINGS, FL 34689-1201

RATING INFORMATION	BUILDING DESCRIPTION:
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS	BUILDING DESCRIPTION DETAIL: N/A
PRIMARY RESIDENCE: NO	
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	
PRIOR NFIP CLAIMS: 0 CLAIM(S)	

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:
FIRST MORTGAGEE:	\$250,000.00
SECOND MORTGAGEE:	DATE OF CONSTRUCTION: 01/01/1983
ADDITIONAL INTEREST:	CURRENT FLOOD ZONE: X
DISASTER AGENCY:	FIRST FLOOR HEIGHT (FEET): 0.3
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28848130

Page 1 of 1



DocID: 219252614

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482163
Company Policy Number: 09-6820482163-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

30 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893615

Page 1 of 1



DocID: 219255231

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482166
Company Policy Number: 09-6820482166-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH COMMUNITY MANAGEMENT 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763	WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH COMMUNITY MANAGEMENT 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	31 WINDRUSH BAY DR TARPON SPRINGS, FL 34689-1203

RATING INFORMATION	BUILDING DESCRIPTION:
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS	BUILDING DESCRIPTION DETAIL: N/A
PRIMARY RESIDENCE: NO	
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	
PRIOR NFIP CLAIMS: 0 CLAIM(S)	

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:
FIRST MORTGAGEE:	\$250,000.00
SECOND MORTGAGEE:	DATE OF CONSTRUCTION: 01/01/1984
ADDITIONAL INTEREST:	CURRENT FLOOD ZONE: X
DISASTER AGENCY:	FIRST FLOOR HEIGHT (FEET): 0.3
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

RATE CATEGORY — RATING ENGINE	LOAN NO: N/A
	LOAN NO: N/A
	LOAN NO: N/A
	CASE NO: N/A
	DISASTER AGENCY: N/A

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893624

Page 1 of 1



DocID: 219264249

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482167
Company Policy Number: 09-6820482167-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

32 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1984
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
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RESERVE FUND ASSESSMENT:	\$77.00
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FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893648

Page 1 of 1



DocID: 219255993

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482187
Company Policy Number: 09-6820482187-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

33 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
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ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893742

Page 1 of 1



DocID: 219270451

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482170
Company Policy Number: 09-6820482170-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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REVISED FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

34 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986

CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893670

Page 1 of 1



DocID: 219256179

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMER-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482174
Company Policy Number: 09-6820482174-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
WINDRUSH BAY CONDO ASSN INC C/O AMER-TECH COMMUNITY MANAGEMENT 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763	WINDRUSH BAY CONDO ASSN INC C/O AMER-TECH COMMUNITY MANAGEMENT 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	35 WINDRUSH BAY DR TARPON SPRINGS, FL 34689-1203

RATING INFORMATION	BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	BUILDING DESCRIPTION DETAIL: N/A
NUMBER OF UNITS: 1 UNITS	REPLACEMENT COST VALUE: \$250,000.00
PRIMARY RESIDENCE: NO	DATE OF CONSTRUCTION: 01/01/1984
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	CURRENT FLOOD ZONE: X
PRIOR NFIP CLAIMS: 0 CLAIM(S)	FIRST FLOOR HEIGHT (FEET): 0.3
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE:	N/A
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST:	N/A
DISASTER AGENCY:	CASE NO: N/A DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893690

Page 1 of 1



DocID: 219265561

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

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Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482191
Company Policy Number: 09-6820482191-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

36 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986

CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893758

Page 1 of 1



DocID: 219256337

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482177
Company Policy Number: 09-6820482177-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

37 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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 DEDUCTIBLE
\$250,000 \$1,250
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$24.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$801.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893727

Page 1 of 1



DocID: 219265729

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC.
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482196
Company Policy Number: 09-6820482196-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC.
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC.
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

38 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893780

Page 1 of 1



DocID: 219256536

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482180
Company Policy Number: 09-6820482180-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

39 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1203

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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 DEDUCTIBLE
\$250,000 \$1,250
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$24.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$801.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893712

Page 1 of 1



DocID: 219270280

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.
C/O AMERI-TECH PROPERTY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820465556
Company Policy Number: 09-6820465556-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.
C/O AMERI-TECH PROPERTY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.
C/O AMERI-TECH PROPERTY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

4 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1201

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1983
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$24.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$801.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893171

Page 1 of 1



DocID: 219259131

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482204
Company Policy Number: 09-6820482204-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

5 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1201

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1983
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893832

Page 1 of 1



DocID: 219257906

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC.
C/O AMERI-TECH PROPERTY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820464765
Company Policy Number: 09-6820464765-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

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REVISED FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC.
C/O AMERI-TECH PROPERTY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC.
C/O AMERI-TECH PROPERTY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

6 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1201

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1983
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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 DEDUCTIBLE
\$250,000 \$1,250
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$1.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28848211

Page 1 of 1



DocID: 219270818

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.



ASSURANT®

American Bankers Insurance Company of Florida
Scottsdale, AZ

Revised Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 05/19/2023 (12:01 a.m.) to 05/19/2024 (12:01 a.m.)

Endorsement Effective Date: 07/01/2023 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900161209

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

WINDRUSH BAY CONDO ASSN INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 70014-00046-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

7 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1201

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MITCHELL INS SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330
727-360-8190

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1984
Building Occupancy: Residential Unit
Method Used to Determine First Floor Height: FEMA determined
Building Description: Residential Condo Unit in Residential Building
Property Description: SLAB ON GRADE, ONE FLOOR, MASONRY

Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 0.25 ft
Replacement Cost: \$ 62,224

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	\$ 250,000	\$ 1,250	\$ 892.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 0.00
Community Rating System Discount:			\$ -175.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 717.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -287.00
Discounted Premium: \$ 430.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 77.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 47.00

TOTAL REVISED ANNUAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES \$ 804.00

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

NFIP POLICY NUMBER: AB00161209



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482202
Company Policy Number: 09-6820482202-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

8 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986

CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$22.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$729.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$430.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$804.00
PRORATA PREMIUM ADJUSTMENT:	(\$2.00)
ADJUSTED ANNUAL PREMIUM:	\$802.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28893816

Page 1 of 1



DocID: 219270917

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>>.

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820482200
Company Policy Number: 09-6820482200-01
Agent: ROBERT MITCHELL

Payor: INSURED
Policy Term: 05/19/2023 12:01 AM - 05/19/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSN INC
C/O AMERI-TECH COMMUNITY MGMT
24701 US HWY 19 N STE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

9 WINDRUSH BAY DR
TARPON SPRINGS, FL 34689-1202

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 1 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00
DATE OF CONSTRUCTION: 01/01/1986
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 0.3
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$250,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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ENDORSEMENT EFFECTIVE DATE: 07/01/2023 12:01 AM
ENDORSEMENT PREMIUM: \$27.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,452.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$28.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$321.00)
FULL RISK PREMIUM:	\$1,159.00
ANNUAL INCREASE CAP DISCOUNT:	(\$730.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$429.00
RESERVE FUND ASSESSMENT:	\$77.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$803.00
PRORATA PREMIUM ADJUSTMENT:	(\$3.00)
ADJUSTED ANNUAL PREMIUM:	\$800.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 28893798

Page 1 of 1



DocID: 219256728

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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