



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: 6820464144  
Company Policy Number: 09-6820464144-01  
Agent: ROBERT MITCHELL

Payor: INSURED  
Policy Term: 04/10/2023 12:01 AM - 04/10/2024 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 PROPERTY MANAGEMENT 24701 US HIGHWAY 19 N STE 102 CLEARWATER, FL 33763	WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH PROPERTY 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	621-628 WINDRUSH BAY DR BLDG K TARPON SPRINGS, FL 34689-1208

RATING INFORMATION	BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
<b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING	<b>BUILDING DESCRIPTION DETAIL:</b> N/A
<b>NUMBER OF UNITS:</b> 8 UNITS	<b>REPLACEMENT COST VALUE:</b> \$1,590,634.00
<b>PRIMARY RESIDENCE:</b> NO	<b>DATE OF CONSTRUCTION:</b> 01/01/1976
<b>PROPERTY DESCRIPTION:</b> SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)	<b>CURRENT FLOOD ZONE:</b> AE
<b>PRIOR NFIP CLAIMS:</b> 0 CLAIM(S)	<b>FIRST FLOOR HEIGHT (FEET):</b> 0.3
	<b>FIRST FLOOR HEIGHT METHOD:</b> FEMA DETERMINED

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

RATE CATEGORY — RATING ENGINE	COMPONENTS OF TOTAL AMOUNT DUE																																									
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>COVERAGE</u></th> <th style="text-align: center;"><u>DEDUCTIBLE</u></th> </tr> </thead> <tbody> <tr> <td><b>BUILDING:</b></td> <td style="text-align: center;">\$1,591,000</td> <td style="text-align: center;">\$10,000</td> </tr> <tr> <td><b>CONTENTS:</b></td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">N/A</td> </tr> </tbody> </table> <p><b>COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.</b> 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 &amp; equipment is elevated appropriately. To learn more about your flood risk, please visit <a href="https://FloodSmart.gov/floodcosts">FloodSmart.gov/floodcosts</a>.</p> <p><b>ENDORSEMENT EFFECTIVE DATE:</b> 06/02/2023 12:01 AM <b>ENDORSEMENT PREMIUM:</b> \$2,429.00 <b>CHANGES APPLIED TO:</b> BUILDING COVERAGE</p>		<u>COVERAGE</u>	<u>DEDUCTIBLE</u>	<b>BUILDING:</b>	\$1,591,000	\$10,000	<b>CONTENTS:</b>	N/A	N/A	<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr><td><b>BUILDING PREMIUM:</b></td><td style="text-align: right;">\$15,158.00</td></tr> <tr><td><b>CONTENTS PREMIUM:</b></td><td style="text-align: right;">\$0.00</td></tr> <tr><td><b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b></td><td style="text-align: right;">\$75.00</td></tr> <tr><td><b>MITIGATION DISCOUNT:</b></td><td style="text-align: right;">(\$0.00)</td></tr> <tr><td><b>COMMUNITY RATING SYSTEM REDUCTION:</b></td><td style="text-align: right;">(\$3,760.00)</td></tr> <tr><td><b>FULL RISK PREMIUM:</b></td><td style="text-align: right;"><b>\$11,473.00</b></td></tr> <tr><td><b>ANNUAL INCREASE CAP DISCOUNT:</b></td><td style="text-align: right;">(\$0.00)</td></tr> <tr><td><b>STATUTORY DISCOUNTS:</b></td><td style="text-align: right;">(\$0.00)</td></tr> <tr><td><b>DISCOUNTED PREMIUM:</b></td><td style="text-align: right;"><b>\$11,473.00</b></td></tr> <tr><td><b>RESERVE FUND ASSESSMENT:</b></td><td style="text-align: right;">\$2,065.00</td></tr> <tr><td><b>HFIAA SURCHARGE:</b></td><td style="text-align: right;">\$250.00</td></tr> <tr><td><b>FEDERAL POLICY FEE:</b></td><td style="text-align: right;">\$376.00</td></tr> <tr><td><b>PROBATION SURCHARGE:</b></td><td style="text-align: right;">\$0.00</td></tr> <tr><td><b>TOTAL ANNUAL PREMIUM:</b></td><td style="text-align: right;"><b>\$14,164.00</b></td></tr> <tr><td><b>PRORATA PREMIUM ADJUSTMENT:</b></td><td style="text-align: right;">(\$413.00)</td></tr> <tr><td><b>ADJUSTED ANNUAL PREMIUM:</b></td><td style="text-align: right;"><b>\$13,751.00</b></td></tr> </tbody> </table>	<b>BUILDING PREMIUM:</b>	\$15,158.00	<b>CONTENTS PREMIUM:</b>	\$0.00	<b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b>	\$75.00	<b>MITIGATION DISCOUNT:</b>	(\$0.00)	<b>COMMUNITY RATING SYSTEM REDUCTION:</b>	(\$3,760.00)	<b>FULL RISK PREMIUM:</b>	<b>\$11,473.00</b>	<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$0.00)	<b>STATUTORY DISCOUNTS:</b>	(\$0.00)	<b>DISCOUNTED PREMIUM:</b>	<b>\$11,473.00</b>	<b>RESERVE FUND ASSESSMENT:</b>	\$2,065.00	<b>HFIAA SURCHARGE:</b>	\$250.00	<b>FEDERAL POLICY FEE:</b>	\$376.00	<b>PROBATION SURCHARGE:</b>	\$0.00	<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$14,164.00</b>	<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$413.00)	<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$13,751.00</b>
	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>																																								
<b>BUILDING:</b>	\$1,591,000	\$10,000																																								
<b>CONTENTS:</b>	N/A	N/A																																								
<b>BUILDING PREMIUM:</b>	\$15,158.00																																									
<b>CONTENTS PREMIUM:</b>	\$0.00																																									
<b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b>	\$75.00																																									
<b>MITIGATION DISCOUNT:</b>	(\$0.00)																																									
<b>COMMUNITY RATING SYSTEM REDUCTION:</b>	(\$3,760.00)																																									
<b>FULL RISK PREMIUM:</b>	<b>\$11,473.00</b>																																									
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$0.00)																																									
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)																																									
<b>DISCOUNTED PREMIUM:</b>	<b>\$11,473.00</b>																																									
<b>RESERVE FUND ASSESSMENT:</b>	\$2,065.00																																									
<b>HFIAA SURCHARGE:</b>	\$250.00																																									
<b>FEDERAL POLICY FEE:</b>	\$376.00																																									
<b>PROBATION SURCHARGE:</b>	\$0.00																																									
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$14,164.00</b>																																									
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$413.00)																																									
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$13,751.00</b>																																									

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: 28810864

Page 1 of 1



DocID: 217597662

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) <<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.