



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  
CLEARWATER, FL 33763





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

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820464110  
Company Policy Number: 09-6820464110-01  
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
<p>WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC. C/O AMERI-TECH PROPERTY MANAGEMENT 24701 US HIGHWAY 19 N CLEARWATER, FL 33763</p>	<p>WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC. C/O AMERI-TECH PROPERTY MANAGEMENT 24701 US HIGHWAY 19 N CLEARWATER, FL 33763</p>

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
<p>First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888</p>	<p>401-404 WINDRUSH BAY DRIVE BLDG. A TARPON SPRINGS, FL 34689</p>

RATING INFORMATION	BUILDING DESCRIPTION
<p><b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING <b>NUMBER OF UNITS:</b> 4 UNITS <b>PRIMARY RESIDENCE:</b> NO <b>PROPERTY DESCRIPTION:</b> SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION <b>PRIOR NFIP CLAIMS:</b> 0 CLAIM(S)</p>	<p>ENTIRE RESIDENTIAL CONDOMINIUM BUILDING BUILDING DESCRIPTION DETAIL: N/A</p>

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE
<p><b>FIRST MORTGAGEE:</b> <b>SECOND MORTGAGEE:</b> <b>ADDITIONAL INTEREST:</b> <b>DISASTER AGENCY:</b></p>	<p>\$563,835.00 DATE OF CONSTRUCTION: 01/01/1976 CURRENT FLOOD ZONE: X FIRST FLOOR HEIGHT (FEET): 0.3 FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED</p>

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
<b>BUILDING:</b>	\$564,000	\$5,000
<b>CONTENTS:</b>	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](https://www.floodsmart.gov/floodcosts).

**ENDORSEMENT EFFECTIVE DATE:** 06/02/2023 12:01 AM  
**ENDORSEMENT PREMIUM:** \$71.00  
**CHANGES APPLIED TO:**  
BUILDING COVERAGE

### COMPONENTS OF TOTAL AMOUNT DUE

<b>BUILDING PREMIUM:</b>	\$7,031.00
<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>	(\$1,728.00)
<b>FULL RISK PREMIUM:</b>	<b>\$5,378.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$4,161.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$1,217.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$219.00
<b>HFIAA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY FEE:</b>	\$188.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$1,874.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$12.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$1,862.00</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: 28810562

Page 1 of 1



DocID: 217594992

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.



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



WINDRUSH BAY CONDOMINIUM ASSOCIATION INC  
C/O AMERITECH COMMUNITY MANAGEMENT  
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: 6820471686  
Company Policy Number: 09-6820471686-01  
Agent: ROBERT MITCHELL

Payor: INSURED  
Policy Term: 04/10/2023 12:01 AM - 04/10/2024 12:01 AM  
Policy Form: RCBAP

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(800) 765-9700

## REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
<p>WINDRUSH BAY CONDOMINIUM ASSOCIATION INC C/O AMERITECH COMMUNITY MANAGEMENT STE 102 CLEARWATER, FL 33763</p>	<p>WINDRUSH BAY CONDOMINIUM ASSOCIATION INC C/O AMERITECH COMMUNITY MANAGEMENT STE 102 CLEARWATER, FL 33763</p>

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
<p>First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888</p>	<p>601 WINDRUSH BAY DR BLDG G UNITS 601-608 TARPON SPRINGS, FL 34689-1207</p>

RATING INFORMATION	BUILDING DESCRIPTION
<p><b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING <b>NUMBER OF UNITS:</b> 8 UNITS <b>PRIMARY RESIDENCE:</b> NO <b>PROPERTY DESCRIPTION:</b> SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION <b>PRIOR NFIP CLAIMS:</b> 0 CLAIM(S)</p>	<p>ENTIRE RESIDENTIAL CONDOMINIUM BUILDING BUILDING DESCRIPTION DETAIL: N/A</p>

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE
<p><b>FIRST MORTGAGEE:</b> <b>SECOND MORTGAGEE:</b> <b>ADDITIONAL INTEREST:</b> <b>DISASTER AGENCY:</b></p>	<p>\$1,590,634.00 DATE OF CONSTRUCTION: 01/01/1976 CURRENT FLOOD ZONE: X FIRST FLOOR HEIGHT (FEET): 0.3 FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED</p>

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
<b>BUILDING:</b>	\$1,591,000	\$5,000
<b>CONTENTS:</b>	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](https://FloodSmart.gov/floodcosts).

**ENDORSEMENT EFFECTIVE DATE:** 06/01/2023 12:01 AM  
**ENDORSEMENT PREMIUM:** \$435.00  
**CHANGES APPLIED TO:**  
BUILDING COVERAGE

### COMPONENTS OF TOTAL AMOUNT DUE

<b>BUILDING PREMIUM:</b>	\$15,280.00
<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>	(\$3,791.00)
<b>FULL RISK PREMIUM:</b>	<b>\$11,564.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$6,220.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$5,344.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$962.00
<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>\$6,932.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$72.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$6,860.00</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.

**Zero Balance Due - This Is Not A Bill**

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 21641515

Page 1 of 1



DocID: 217504790

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) <<http://www.bankersinsurance.com>>.

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



WINDRUSH BAY CONDOMINIUM ASSN INC.  
C/O AMER-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: 6820464114  
Company Policy Number: 09-6820464114-01  
Agent: ROBERT MITCHELL

Payor: INSURED  
Policy Term: 04/10/2023 12:01 AM - 04/10/2024 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 ASSN INC.  
C/O AMER-TECH PROPERTY MANAGEMENT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763

### INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDOMINIUM ASSN INC.  
C/O AMER-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

501 WINDRUSH BAY DR BLDG D  
TARPON SPRINGS, FL 34689-1205

### RATING INFORMATION

**BUILDING OCCUPANCY:** RESIDENTIAL CONDOMINIUM BUILDING  
**NUMBER OF UNITS:** 8 UNITS  
**PRIMARY RESIDENCE:** NO  
**PROPERTY DESCRIPTION:** SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)  
**PRIOR NFIP CLAIMS:** 0 CLAIM(S)

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

**REPLACEMENT COST VALUE:** \$1,591,000.00  
**DATE OF CONSTRUCTION:** 01/01/1976

**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
<b>BUILDING:</b>	\$1,591,000	\$5,000
<b>CONTENTS:</b>	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
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**ENDORSEMENT EFFECTIVE DATE:** 06/02/2023 12:01 AM  
**ENDORSEMENT PREMIUM:** \$233.00

**CHANGES APPLIED TO:**  
BUILDING COVERAGE, RATING ELEMENTS

### COMPONENTS OF TOTAL AMOUNT DUE

<b>BUILDING PREMIUM:</b>	\$15,280.00
<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>	(\$3,791.00)
<b>FULL RISK PREMIUM:</b>	<b>\$11,564.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$8,671.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$2,893.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$521.00
<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>\$4,040.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$39.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$4,001.00</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: 28810583

Page 1 of 1



DocID: 217595498

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

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ST PETERSBURG, FL 33707-1330



WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.  
C/O AMERITECH COMMUNITY MANAGEMENT  
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: 6820471680  
Company Policy Number: 09-6820471680-01  
Agent: ROBERT MITCHELL

Payor: INSURED  
Policy Term: 04/10/2023 12:01 AM - 04/10/2024 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 AMERITECH COMMUNITY MANAGEMENT  
STE 102  
CLEARWATER, FL 33763

### INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.  
C/O AMERITECH COMMUNITY MANAGEMENT  
STE 102  
CLEARWATER, FL 33763

### COMPANY MAILING ADDRESS

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

### INSURED PROPERTY LOCATION

405 WINDRUSH BAY DR BLDG B  
UNITS 405-412  
TARPON SPRINGS, FL 34689-1204

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

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 8 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: \$1,562,669.00  
DATE OF CONSTRUCTION: 01/01/1976  
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:	\$1,563,000	\$5,000
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
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ENDORSEMENT EFFECTIVE DATE: 06/02/2023 12:01 AM  
ENDORSEMENT PREMIUM: \$433.00

CHANGES APPLIED TO:  
BUILDING COVERAGE

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$16,729.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$4,153.00)
FULL RISK PREMIUM:	\$12,651.00
ANNUAL INCREASE CAP DISCOUNT:	(\$7,325.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$5,326.00
RESERVE FUND ASSESSMENT:	\$959.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$376.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$6,911.00
PRORATA PREMIUM ADJUSTMENT:	(\$74.00)
ADJUSTED ANNUAL PREMIUM:	\$6,837.00

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: 21641002

Page 1 of 1



DocID: 217597823

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.





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  
CLEARWATER, FL 33763





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

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820464118  
Company Policy Number: 09-6820464118-01  
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**

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

**COMPANY MAILING ADDRESS**

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

**INSURED PROPERTY LOCATION**

413 WINDRUSH BAY DR BLDG C  
TARPON SPRINGS, FL 34689-1204

**RATING INFORMATION**

**BUILDING OCCUPANCY:** RESIDENTIAL CONDOMINIUM BUILDING  
**NUMBER OF UNITS:** 8 UNITS  
**PRIMARY RESIDENCE:** NO  
**PROPERTY DESCRIPTION:** SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION  
**PRIOR NFIP CLAIMS:** 0 CLAIM(S)

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

**REPLACEMENT COST VALUE:** \$1,590,634.00  
**DATE OF CONSTRUCTION:** 01/01/1976  
**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>
<b>BUILDING:</b>	\$1,591,000	\$5,000
<b>CONTENTS:</b>	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](https://www.floodsmart.gov/floodcosts).

**ENDORSEMENT EFFECTIVE DATE:** 06/02/2023 12:01 AM  
**ENDORSEMENT PREMIUM:** \$406.00  
**CHANGES APPLIED TO:**  
BUILDING COVERAGE

**COMPONENTS OF TOTAL AMOUNT DUE**

<b>BUILDING PREMIUM:</b>	\$15,280.00
<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>	(\$3,791.00)
<b>FULL RISK PREMIUM:</b>	<b>\$11,564.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$6,732.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$4,832.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$870.00
<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>\$6,328.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$69.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$6,259.00</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.

**Zero Balance Due - This Is Not A Bill**

**Policy issued by:** First Community Insurance Company

**Insurer NAIC Number:** 13990



File: 28810645

Page 1 of 1



DocID: 217595968

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.



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



MAY 03, 2023

WINDRUSH BAY CONDO ASSOCIATION 421-428 BLDG D  
C/O AMERITECH COMMUNITY MANAGEMENT  
24701 US HIGHWAY 19 N  
CLEARWATER, FL 33763

Policy Number: 09-6820457034-01

Insured(s): WINDRUSH BAY CONDO ASSOCIATION 421-428 BLDG D  
Property Location: 421 WINDRUSH BAY DR  
TARPON SPRINGS, FL 34689-1205

### ***Flood Insurance Policy Packet***

**This packet includes:**

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

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://floodportal.manageflood.com>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 866-356-6335 or [flood@bankersinsurance.com](mailto:flood@bankersinsurance.com).

### **Important Information About The National Flood Insurance Program**

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

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

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

## CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: ROBERT MITCHELL

Agent's Phone Number: (727) 360-8190

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



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

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820457034  
Company Policy Number: 09-6820457034-01  
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

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

WINDRUSH BAY CONDO ASSOCIATION 421-428 BLDG D  
C/O AMERITECH COMMUNITY MANAGEMENT  
24701 US HIGHWAY 19 N  
CLEARWATER, FL 33763

### INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDO ASSOCIATION 421-428 BLDG D  
C/O AMERITECH 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

421 WINDRUSH BAY DR  
TARPON SPRINGS, FL 34689-1205

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

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 8 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$1,590,634.00  
DATE OF CONSTRUCTION: 01/01/1979  
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:	\$1,591,000	\$5,000
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](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$15,280.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$3,791.00)
FULL RISK PREMIUM:	\$11,564.00
ANNUAL INCREASE CAP DISCOUNT:	(\$6,219.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$5,345.00
RESERVE FUND ASSESSMENT:	\$962.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$376.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$6,933.00

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: 28810935

Page 1 of 1



DocID: 217598390

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) <<http://www.bankersinsurance.com>>.

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



MAY 03, 2023

WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.  
C/O AMERITECH COMMUNITY MANAGEMENT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763

Policy Number: 09-6820471950-01

Insured(s): WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.  
Property Location: 509-516 WINDRUSH BAY DR BLDG F  
TARPON SPRINGS, FL 34689-1206

### ***Flood Insurance Policy Packet***

**This packet includes:**

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

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://floodportal.manageflood.com>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 866-356-6335 or [flood@bankersinsurance.com](mailto:flood@bankersinsurance.com).

### **Important Information About The National Flood Insurance Program**

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

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

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

## CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: ROBERT MITCHELL

Agent's Phone Number: (727) 360-8190

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



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

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820471950  
Company Policy Number: 09-6820471950-01  
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

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.  
C/O AMERITECH COMMUNITY MANAGEMENT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763

### INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.  
C/O AMERITECH 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

509-516 WINDRUSH BAY DR BLDG F  
TARPON SPRINGS, FL 34689-1206

### RATING INFORMATION

**BUILDING OCCUPANCY:** RESIDENTIAL CONDOMINIUM BUILDING  
**NUMBER OF UNITS:** 8 UNITS  
**PRIMARY RESIDENCE:** NO  
**PROPERTY DESCRIPTION:** SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION  
**PRIOR NFIP CLAIMS:** 0 CLAIM(S)

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

**REPLACEMENT COST VALUE:** \$1,562,669.00  
**DATE OF CONSTRUCTION:** 01/01/1979  
**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
<b>BUILDING:</b>	\$1,563,000	\$5,000
<b>CONTENTS:</b>	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](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$15,075.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$3,739.00)
FULL RISK PREMIUM:	\$11,411.00
ANNUAL INCREASE CAP DISCOUNT:	(\$8,985.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,426.00
RESERVE FUND ASSESSMENT:	\$437.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$376.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$3,489.00</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.

**Zero Balance Due - This Is Not A Bill**

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28810929

Page 1 of 1



DocID: 217598300

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) <<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 CONDOMINIUM ASSOCIATION, INC.  
C/O AMERITECH 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: 6820471702  
Company Policy Number: 09-6820471702-01  
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 CONDOMINIUM ASSOCIATION, INC. C/O AMERITECH COMMUNITY MANAGEMENT 24701 US HIGHWAY 19 N STE 102 CLEARWATER, FL 33763	WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC. C/O AMERITECH 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	609 WINDRUSH BAY DR BLDG H UNITS 609-616 TARPON SPRINGS, FL 34689-1207

RATING INFORMATION	BUILDING DESCRIPTION
<b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
<b>NUMBER OF UNITS:</b> 8 UNITS	<b>BUILDING DESCRIPTION DETAIL:</b> N/A
<b>PRIMARY RESIDENCE:</b> NO	
<b>PROPERTY DESCRIPTION:</b> SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION	
<b>PRIOR NFIP CLAIMS:</b> 0 CLAIM(S)	

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:
<b>FIRST MORTGAGEE:</b>	\$1,562,669.00
<b>SECOND MORTGAGEE:</b>	<b>DATE OF CONSTRUCTION:</b> 01/01/1976
<b>ADDITIONAL INTEREST:</b>	<b>CURRENT FLOOD ZONE:</b> X
<b>DISASTER AGENCY:</b>	<b>FIRST FLOOR HEIGHT (FEET):</b> 0.3
	<b>FIRST FLOOR HEIGHT METHOD:</b> FEMA DETERMINED

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
<b>BUILDING:</b>	\$1,563,000	\$5,000
<b>CONTENTS:</b>	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
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**ENDORSEMENT EFFECTIVE DATE:** 06/02/2023 12:01 AM  
**ENDORSEMENT PREMIUM:** \$433.00  
**CHANGES APPLIED TO:**  
BUILDING COVERAGE

### COMPONENTS OF TOTAL AMOUNT DUE

<b>BUILDING PREMIUM:</b>	\$15,075.00
<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>	(\$3,739.00)
<b>FULL RISK PREMIUM:</b>	<b>\$11,411.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$6,084.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$5,327.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$959.00
<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>\$6,912.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$73.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$6,839.00</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.

**Zero Balance Due - This Is Not A Bill**

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28810905

Page 1 of 1



DocID: 217599764

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) <<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 CONDOMINIUM ASSOCIATION, INC.  
C/O AMERITECH COMMUNITY 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: 6820471938  
Company Policy Number: 09-6820471938-01  
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**

WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.  
C/O AMERITECH COMMUNITY MANAGEMENT  
24701 US HIGHWAY 19 NORTH STE 102  
CLEARWATER, FL 33763

**INSURED NAME(S) AND MAILING ADDRESS**

WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.  
C/O AMERITECH COMMUNITY 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**

617 WINDRUSH BAY DR BLDG J  
UNITS 617-620  
TARPON SPRINGS, FL 34689-1208

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

**RATING INFORMATION**

**BUILDING OCCUPANCY:** RESIDENTIAL CONDOMINIUM BUILDING  
**NUMBER OF UNITS:** 4 UNITS  
**PRIMARY RESIDENCE:** NO  
**PROPERTY DESCRIPTION:** SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION  
**PRIOR NFIP CLAIMS:** 0 CLAIM(S)

**REPLACEMENT COST VALUE:** \$648,885.00  
**DATE OF CONSTRUCTION:** 01/01/1979  
**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>
<b>BUILDING:</b>	\$649,000	\$5,000
<b>CONTENTS:</b>	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](http://FloodSmart.gov/floodcosts).

**ENDORSEMENT EFFECTIVE DATE:** 06/02/2023 12:01 AM  
**ENDORSEMENT PREMIUM:** \$241.00  
**CHANGES APPLIED TO:**  
BUILDING COVERAGE

**COMPONENTS OF TOTAL AMOUNT DUE**

<b>BUILDING PREMIUM:</b>	\$7,807.00
<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>	(\$1,922.00)
<b>FULL RISK PREMIUM:</b>	<b>\$5,960.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$1,929.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$4,031.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$726.00
<b>HFIAA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY FEE:</b>	\$188.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$5,195.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$41.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$5,154.00</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.

**Zero Balance Due - This Is Not A Bill**

**Policy issued by:** First Community Insurance Company

**Insurer NAIC Number:** 13990



File: 28810913

Page 1 of 1



DocID: 217598210

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 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:	BUILDING DESCRIPTION DETAIL:
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING NUMBER OF UNITS: 8 UNITS PRIMARY RESIDENCE: NO PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S) PRIOR NFIP CLAIMS: 0 CLAIM(S)	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING	N/A

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:	DATE OF CONSTRUCTION:	CURRENT FLOOD ZONE:	FIRST FLOOR HEIGHT (FEET):	FIRST FLOOR HEIGHT METHOD:
FIRST MORTGAGEE: SECOND MORTGAGEE: ADDITIONAL INTEREST: DISASTER AGENCY:	\$1,590,634.00	01/01/1976	AE	0.3	FEMA DETERMINED

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$1,591,000	\$10,000
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
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ENDORSEMENT EFFECTIVE DATE: 06/02/2023 12:01 AM  
ENDORSEMENT PREMIUM: \$2,429.00  
CHANGES APPLIED TO:  
BUILDING COVERAGE

**COMPONENTS OF TOTAL AMOUNT DUE**

BUILDING PREMIUM:	\$15,158.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$3,760.00)
FULL RISK PREMIUM:	\$11,473.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$11,473.00
RESERVE FUND ASSESSMENT:	\$2,065.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$376.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$14,164.00
PRORATA PREMIUM ADJUSTMENT:	(\$413.00)
ADJUSTED ANNUAL PREMIUM:	\$13,751.00

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: 28810864

Page 1 of 1



DocID: 217597662

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 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: 6820464125  
Company Policy Number: 09-6820464125-01  
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 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	629-636 WINDRUSH BAY DR BLDG L 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> \$1,426,000.00
<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**

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
<b>BUILDING:</b>	\$1,426,000	\$10,000
<b>CONTENTS:</b>	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](http://FloodSmart.gov/floodcosts).

**ENDORSEMENT EFFECTIVE DATE:** 06/02/2023 12:01 AM  
**ENDORSEMENT PREMIUM:** \$2,226.00

**CHANGES APPLIED TO:**  
BUILDING COVERAGE, INSURED / MAILING ADDRESS, RATING ELEMENTS

### COMPONENTS OF TOTAL AMOUNT DUE

<b>BUILDING PREMIUM:</b>	\$13,945.00
<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>	(\$3,457.00)
<b>FULL RISK PREMIUM:</b>	<b>\$10,563.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$0.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$10,563.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$1,901.00
<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>\$13,090.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$378.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$12,712.00</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: 28810702

Page 1 of 1



DocID: 217596497

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.



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



MAY 03, 2023

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

Policy Number: 09-6820464136-01

Insured(s): WINDRUSH BAY CONDOMINIUM ASSN INC  
Property Location: 637-644 WINDRUSH BAY DRIVE  
BLDG M  
CLEARWATER, FL 34689

### ***Flood Insurance Policy Packet***

**This packet includes:**

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

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://floodportal.manageflood.com>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 866-356-6335 or [flood@bankersinsurance.com](mailto:flood@bankersinsurance.com).

### **Important Information About The National Flood Insurance Program**

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

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

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

## CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: ROBERT MITCHELL

Agent's Phone Number: (727) 360-8190

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



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

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820464136  
Company Policy Number: 09-6820464136-01  
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

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

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

### INSURED NAME(S) AND MAILING ADDRESS

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

### COMPANY MAILING ADDRESS

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

### INSURED PROPERTY LOCATION

637-644 WINDRUSH BAY DRIVE  
BLDG M  
CLEARWATER, FL 34689

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

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 8 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$1,562,669.00  
DATE OF CONSTRUCTION: 01/01/1976  
CURRENT FLOOD ZONE: AE  
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:	\$1,563,000	\$10,000
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](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$14,955.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$3,709.00)
FULL RISK PREMIUM:	\$11,321.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$11,321.00
RESERVE FUND ASSESSMENT:	\$2,038.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$376.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$13,985.00

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: 28810853

Page 1 of 1



DocID: 217597418

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) <<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 PROPERTY MANAGEMENT  
CLEARWATER, FL 33763





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

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820464132  
Company Policy Number: 09-6820464132-01  
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 CLEARWATER, FL 33763	WINDRUSH BAY CONDO ASSN INC C/O AMERI-TECH PROPERTY MANAGEMENT CLEARWATER, FL 33763

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	645-648 WINDRUSH BAY DRIVE BLDG N TARPON SPRINGS, FL 34689

RATING INFORMATION	BUILDING DESCRIPTION:
<b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
<b>NUMBER OF UNITS:</b> 4 UNITS	<b>BUILDING DESCRIPTION DETAIL:</b> N/A
<b>PRIMARY RESIDENCE:</b> NO	
<b>PROPERTY DESCRIPTION:</b> SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION	
<b>PRIOR NFIP CLAIMS:</b> 0 CLAIM(S)	

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:
<b>FIRST MORTGAGEE:</b>	\$648,885.00
<b>SECOND MORTGAGEE:</b>	<b>DATE OF CONSTRUCTION:</b> 01/01/1976
<b>ADDITIONAL INTEREST:</b>	<b>CURRENT FLOOD ZONE:</b> AE
<b>DISASTER AGENCY:</b>	<b>FIRST FLOOR HEIGHT (FEET):</b> 0.3
	<b>FIRST FLOOR HEIGHT METHOD:</b> FEMA DETERMINED

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

	COVERAGE	DEDUCTIBLE
<b>BUILDING:</b>	\$649,000	\$10,000
<b>CONTENTS:</b>	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](http://FloodSmart.gov/floodcosts).

**ENDORSEMENT EFFECTIVE DATE:** 06/02/2023 12:01 AM  
**ENDORSEMENT PREMIUM:** \$336.00  
**CHANGES APPLIED TO:**  
BUILDING COVERAGE

### COMPONENTS OF TOTAL AMOUNT DUE

<b>BUILDING PREMIUM:</b>	\$7,632.00
<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>	(\$1,878.00)
<b>FULL RISK PREMIUM:</b>	<b>\$5,829.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$1,839.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$3,990.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$718.00
<b>HFIAA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY FEE:</b>	\$188.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$5,146.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$57.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$5,089.00</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: 21641517

Page 1 of 1



DocID: 217597238

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

## **PRIVACY STATEMENT**

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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.

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>>.

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



WINDRUSH BAY CONDO ASSN INC.  
C/O AMERITECH PROPERTY 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: 6820464055  
Company Policy Number: 09-6820464055-01  
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 AMERITECH PROPERTY MANAGEMENT 24701 US HIGHWAY 19 N CLEARWATER, FL 33763	WINDRUSH BAY CONDO ASSN INC. C/O AMERITECH PROPERTY MANAGEMENT 24701 US HIGHWAY 19 N CLEARWATER, FL 33763

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	649-656 WINDRUSH BAY DR BLDG O TARPON SPRINGS, FL 34689-1210

RATING INFORMATION	BUILDING DESCRIPTION:
<b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
<b>NUMBER OF UNITS:</b> 8 UNITS	<b>BUILDING DESCRIPTION DETAIL:</b> N/A
<b>PRIMARY RESIDENCE:</b> NO	
<b>PROPERTY DESCRIPTION:</b> SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION	
<b>PRIOR NFIP CLAIMS:</b> 0 CLAIM(S)	

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:
<b>FIRST MORTGAGEE:</b>	\$1,591,000.00
<b>SECOND MORTGAGEE:</b>	<b>DATE OF CONSTRUCTION:</b> 01/01/1976
<b>ADDITIONAL INTEREST:</b>	<b>CURRENT FLOOD ZONE:</b> AE
<b>DISASTER AGENCY:</b>	<b>FIRST FLOOR HEIGHT (FEET):</b> 0.3
	<b>FIRST FLOOR HEIGHT METHOD:</b> FEMA DETERMINED

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
<b>BUILDING:</b>	\$1,591,000	\$10,000
<b>CONTENTS:</b>	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](http://FloodSmart.gov/floodcosts).

**ENDORSEMENT EFFECTIVE DATE:** 06/02/2023 12:01 AM  
**ENDORSEMENT PREMIUM:** \$2,720.00

**CHANGES APPLIED TO:**  
BUILDING COVERAGE, RATING ELEMENTS

### COMPONENTS OF TOTAL AMOUNT DUE

<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>	(\$461.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$13,703.00</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: 28810767

Page 1 of 1



DocID: 217597010

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.





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



WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC. LAUNDRY ROOM  
C/O AMERITECH 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: 6820461026  
Company Policy Number: 09-6820461026-01  
Agent: ROBERT MITCHELL

Payor: INSURED  
Policy Term: 04/10/2023 12:01 AM - 04/10/2024 12:01 AM  
Policy Form: GENERAL PROPERTY

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. LAUNDRY ROOM C/O AMERITECH PROPERTY MANAGEMENT 24701 US HIGHWAY 19 N STE 102 CLEARWATER, FL 33763	WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC. LAUNDRY ROOM C/O AMERITECH 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	700 WINDRUSH BAY DR TARPON SPRINGS, FL 34689-1210

RATING INFORMATION	BUILDING DESCRIPTION: OTHER NON-RESIDENTIAL TYPE
BUILDING OCCUPANCY: NON-RESIDENTIAL BUILDING	BUILDING DESCRIPTION DETAIL: LAUNDRY ROOM
NUMBER OF UNITS: N/A	REPLACEMENT COST VALUE: \$125,000.00
PRIMARY RESIDENCE: NO	DATE OF CONSTRUCTION: 01/01/1971
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)	CURRENT FLOOD ZONE: AE
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:	\$125,000	\$10,000
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](http://FloodSmart.gov/floodcosts).

ENDORSEMENT EFFECTIVE DATE: 06/02/2023 12:01 AM  
ENDORSEMENT PREMIUM: \$287.00

CHANGES APPLIED TO:  
BUILDING COVERAGE, RATING ELEMENTS

**COMPONENTS OF TOTAL AMOUNT DUE**

BUILDING PREMIUM:	\$1,648.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$31.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
<b>FULL RISK PREMIUM:</b>	<b>\$1,679.00</b>
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$1,679.00</b>
RESERVE FUND ASSESSMENT:	\$302.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$2,278.00</b>
PRORATA PREMIUM ADJUSTMENT:	(\$48.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$2,230.00</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.

**Zero Balance Due - This Is Not A Bill**

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28810951

Page 1 of 1



DocID: 217598752

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) <<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.



MAY 03, 2023

WINDRUSH BAY CONDOMINIUM ASSOCIATION REC BUILDING  
C/O AMERITECH PROPERTY MANAGEMENT  
24701 US HIGHWAY 19 NORTH  
CLEARWATER, FL 33767

Policy Number: 09-6820457303-01

Insured(s): WINDRUSH BAY CONDOMINIUM ASSOCIATION REC BUILDING  
Property Location: 700 WINDRUSH BAY DR  
TARPON SPRINGS, FL 34689-1210

### ***Flood Insurance Policy Packet***

**This packet includes:**

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

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://floodportal.manageflood.com>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 866-356-6335 or [flood@bankersinsurance.com](mailto:flood@bankersinsurance.com).

### **Important Information About The National Flood Insurance Program**

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

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

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

## CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: ROBERT MITCHELL

Agent's Phone Number: (727) 360-8190

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



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

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820457303  
Company Policy Number: 09-6820457303-01  
Agent: ROBERT MITCHELL

Payor: INSURED  
Policy Term: 04/10/2023 12:01 AM - 04/10/2024 12:01 AM  
Policy Form: GENERAL PROPERTY

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

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

WINDRUSH BAY CONDOMINIUM ASSOCIATION REC BUILDING  
C/O AMERITECH PROPERTY MANAGEMENT  
24701 US HIGHWAY 19 NORTH  
CLEARWATER, FL 33767

### INSURED NAME(S) AND MAILING ADDRESS

WINDRUSH BAY CONDOMINIUM ASSOCIATION REC BUILDING  
C/O AMERITECH PROPERTY MANAGEMENT  
24701 US HIGHWAY 19 NORTH  
CLEARWATER, FL 33767

### COMPANY MAILING ADDRESS

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

### INSURED PROPERTY LOCATION

700 WINDRUSH BAY DR  
TARPON SPRINGS, FL 34689-1210

BUILDING DESCRIPTION: RECREATION BUILDING  
BUILDING DESCRIPTION DETAIL: N/A

### RATING INFORMATION

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

REPLACEMENT COST VALUE: \$295,000.00  
DATE OF CONSTRUCTION: 01/01/1971

CURRENT FLOOD ZONE: AE  
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:	\$295,000	\$10,000
CONTENTS:	\$30,000	\$10,000

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](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$4,084.00
CONTENTS PREMIUM:	\$920.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$19.00)
<b>FULL RISK PREMIUM:</b>	<b>\$5,060.00</b>
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$5,060.00</b>
RESERVE FUND ASSESSMENT:	\$911.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$6,268.00</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.

**Zero Balance Due - This Is Not A Bill**

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 28810947

Page 1 of 1



DocID: 217598522

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) <<http://www.bankersinsurance.com>>.

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