



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



APRIL 22, 2026

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

Policy Number: 09-6820464110-04

Insured(s): WINDRUSH BAY CONDOMINIUM ASSOCIATION, INC.  
Property Location: 401-404 WINDRUSH BAY DRIVE  
BLDG. A  
TARPON SPRINGS, FL 34689

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

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





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6534 CENTRAL AVE  
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820464110  
Company Policy Number: 09-6820464110-04  
Agent: ROBERT MITCHELL

Payor: INSURED  
Policy Term: 04/10/2026 12:01 AM - 04/10/2027 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 209888  
DALLAS, TX 75320-9888

**INSURED PROPERTY LOCATION**

401-404 WINDRUSH BAY DRIVE  
BLDG. A  
TARPON SPRINGS, FL 34689

**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:** \$573,936.00  
**DATE OF CONSTRUCTION:** 01/01/1976  
**CURRENT FLOOD ZONE:** X  
**FIRST FLOOR HEIGHT (FFH):** 1.1 FEET  
**MOST FAVORABLE FFH 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>	\$564,000	\$5,000
<b>CONTENTS:</b>	N/A	N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT [FLOODSMART.GOV/FLOOD](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

**ENDORSEMENT EFFECTIVE DATE:** 04/10/2026 12:01 AM  
**ENDORSEMENT PREMIUM:** \$3.00  
**CHANGES APPLIED TO:**  
RATING ELEMENTS

**COMPONENTS OF TOTAL AMOUNT DUE**

<b>BUILDING PREMIUM:</b>	\$2,818.00
<b>CONTENTS PREMIUM:</b>	\$0.00
<b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b>	\$54.00
<b>MITIGATION DISCOUNT:</b>	(\$0.00)
<b>COMMUNITY RATING SYSTEM REDUCTION:</b>	(\$669.00)
<b>FULL RISK PREMIUM:</b>	<b>\$2,203.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$204.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$1,999.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$360.00
<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>\$2,797.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	\$0.00
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$2,797.00</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: 33231672

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DocID: 269883890

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.