



RTI INSURANCE SERVICES OF FL INC  
6901 PROFESSIONAL PKWY E 104  
SARASOTA, FL 34240

Agency Phone: (941) 328-4487

NFIP Policy Number: 6500241199  
Company Policy Number: 6500241199  
Agent: RTI INSURANCE SERVICES OF FL INC

Payor: INSURED  
Policy Term: 08/31/2023 12:01 AM - 08/31/2024 12:01 AM  
Policy Form: RCBAP

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>  
(800) 787-5677

## NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

**DELIVERY ADDRESS**

ARBOR LAKES CONDOMINIUM NO. 5 ASSOCIATION INC  
PO BOX 152047  
CAPE CORAL, FL 33915

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

ARBOR LAKES CONDOMINIUM NO. 5 ASSOCIATION INC  
PO BOX 152047  
CAPE CORAL, FL 33915

RECEIVED

AUG 23 2023



**COMPANY MAILING ADDRESS**

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

**INSURED PROPERTY LOCATION**

15020 ARBOR LAKES DR W  
NORTH FORT MYERS, FL 33917-5687

**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: \$1,707,327.00  
DATE OF CONSTRUCTION: 06/15/1994

CURRENT FLOOD ZONE: AE  
FIRST FLOOR HEIGHT (FEET): 1.1  
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

**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: | \$1,708,000 | \$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](https://FloodSmart.gov/floodcosts).

**COMPONENTS OF TOTAL AMOUNT DUE**

|   |                    |
|---|--------------------|
| BUILDING PREMIUM:                           | \$24,987.00        |
| CONTENTS PREMIUM:                           | \$0.00             |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$75.00            |
| MITIGATION DISCOUNT:                        | (\$0.00)           |
| COMMUNITY RATING SYSTEM REDUCTION:          | (\$2,719.00)       |
| FULL RISK PREMIUM:                          | \$22,343.00        |
| ANNUAL INCREASE CAP DISCOUNT:               | (\$0.00)           |
| STATUTORY DISCOUNTS:                        | (\$0.00)           |
| DISCOUNTED PREMIUM:                         | \$22,343.00        |
| RESERVE FUND ASSESSMENT:                    | \$4,022.00         |
| HFIAA SURCHARGE:                            | \$250.00           |
| FEDERAL POLICY FEE:                         | \$376.00           |
| PROBATION SURCHARGE:                        | \$0.00             |
| <b>TOTAL ANNUAL PREMIUM:</b>                | <b>\$26,991.00</b> |

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

*Douglas Elliot*  
Doug Elliot, President

*Terence Shields*  
Terence Shields, Secretary

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

Policy issued by: Hartford Insurance Company of the Midwest

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

Insurer NAIC Number: 37478



File: 29383285

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