



CHAPMAN INSURANCE GROUP LLC
2455 TAMiami TRL
PORT CHARLOTTE, FL 33952-3921

Agency Phone: (941) 979-8426

NFIP Policy Number: 6600033815
Company Policy Number: 09-6600033815-012
Agent: 100962 CHAPMAN INSURANCE GROUP LLC

Payor: INSURED
Policy Term: 04/12/2024 12:01 AM - 04/12/2025 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://bfstate.manageflood.com>
(855) 890-6994

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

MARINERS COVE AT RIVER BEND CONDO
MARINERS COVE CONDO ASSOC.C/O PREMIER CAM SERVICES
PO BOX 152047
CAPE CORAL, FL 33915

INSURED NAME(S) AND MAILING ADDRESS

MARINERS COVE AT RIVER BEND CONDO
MARINERS COVE CONDO ASSOC.C/O PREMIER CAM SERVICES
PO BOX 152047
CAPE CORAL, FL 33915

RECEIVED

APR 11 2024

COMPANY MAILING ADDRESS

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

INSURED PROPERTY LOCATION

15256 RIVERBEND BLVD
NORTH FORT MYERS, FL 33917-3129

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 10 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)
PRIOR NFIP CLAIMS: 1 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$5,530,000.00

DATE OF CONSTRUCTION: 01/01/2006

CURRENT FLOOD ZONE: AE

FIRST FLOOR HEIGHT (FEET): 2.6

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:	\$2,500,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agent. "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.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$66,954.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$19.00)
FULL RISK PREMIUM:	\$67,010.00
ANNUAL INCREASE CAP DISCOUNT:	(\$59,251.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$7,759.00
RESERVE FUND ASSESSMENT:	\$1,397.00
HFAIA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$470.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$9,876.00

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: 30240272

Page 1 of 1



DocID: 234795996

0339 2D6TC090VT604 B:3 000283 000558 002/002 1195-1196



CHAPMAN INSURANCE GROUP LLC
 2455 TAMiami TRL
 PORT CHARLOTTE, FL 33952-3921



MARCH 28, 2024

0329 2D6T0GQV7604 B:3 000283 000597 001/002 1193-1196



MARINERS COVE AT RIVER BEND CONDO
 MARINERS COVE CONDO ASSOC C/O PREMIER CA
 PO BOX 152047
 CAPE CORAL FL 33915-2047



Policy Number: 09-6600033815-012

Insured(s): MARINERS COVE AT RIVER BEND CONDO
 Property Location: 15256 RIVERBEND BLVD
 NORTH FORT MYERS, FL 33917-3129

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, please visit <https://bfstate.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 855-890-6994 or sigflood@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.