



RISK STRATEGIES COMPANY  
2900 SW 149TH AVE, SUITE 100  
MIRAMAR, FL 33027

AUGUST 20, 2025

SURFSIDE PALMS CONDOMINIUM ASSOC, INC  
OFFICE MANAGEMENT  
8888 COLLINS AVE  
SURFSIDE, FL 33154-3539

Policy Number: 0003322020

Insured(s): SURFSIDE PALMS CONDOMINIUM ASSOC, INC  
Property Location: 8888 COLLINS AVE  
SURFSIDE, FL 33154-3539

### ***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://nationalgeneral.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 [nationalgeneral@torrentcorp.com](mailto:nationalgeneral@torrentcorp.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: RISK STRATEGIES COMPANY

Agent's Phone Number: (954) 963-6666

- 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.

**Association Flood Insurance**  
A partnership between policyholders, their agents and underwriters specializing in high risk and coastal exposures

RISK STRATEGIES COMPANY  
 2900 SW 149TH AVE, SUITE 100  
 MIRAMAR, FL 33027

Agency Phone: (954) 963-6666

NFIP Policy Number: 0003322020  
 Company Policy Number: 0003322020  
 Agent: RISK STRATEGIES COMPANY

Payor: INSURED  
 Policy Term: 08/25/2025 12:01 AM - 08/25/2026 12:01 AM  
 Policy Form: RCBAP

To report a claim visit or call us at:	https://Nationalgeneral.manageflood.com (877) 254-6819
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**NEW FLOOD INSURANCE POLICY DECLARATIONS**  
 NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
SURFSIDE PALMS CONDOMINIUM ASSOC, INC OFFICE MANAGEMENT 8888 COLLINS AVE SURFSIDE, FL 33154-3539	SURFSIDE PALMS CONDOMINIUM ASSOC, INC OFFICE MANAGEMENT 8888 COLLINS AVE SURFSIDE, FL 33154-3539

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
IMPERIAL FIRE & CASUALTY INSURANCE COMPANY PO BOX 209559 DALLAS, TX 75320-9559	8888 COLLINS AVE SURFSIDE, FL 33154-3539

RATING INFORMATION	BUILDING DESCRIPTION:	BUILDING DESCRIPTION DETAIL:
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING NUMBER OF UNITS: 55 UNITS PRIMARY RESIDENCE: NO PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 5 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:	\$18,594,790.00	01/01/2000	AE	12.6	ELEVATION CERTIFICATE

RATE CATEGORY — RATING ENGINE

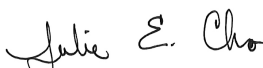
	COVERAGE	DEDUCTIBLE
BUILDING:	\$13,750,000	\$1,250
CONTENTS:	\$100,000	\$1,250

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 TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$15,203.00
CONTENTS PREMIUM:	\$547.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$778.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$2,971.00)
<b>FULL RISK PREMIUM:</b>	<b>\$12,076.00</b>
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$12,076.00</b>
RESERVE FUND ASSESSMENT:	\$2,174.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,490.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$15,990.00</b>

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

  
 Peter Rendall / President

  
 Julie E. Cho / Secretary

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: IMPERIAL FIRE & CASUALTY INSURANCE COMPANY

Insurer NAIC Number: 44369



File: 32361591

Page 1 of 1



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