



INSURANCE OFFICE OF AMERICA INC
1855 WEST STATE RD 434
LONGWOOD, FL 32750

Agency Phone: (800) 243-6899

NFIP Policy Number: 6500078724
Company Policy Number: 6500078724
Agent: INSURANCE OFFICE OF AMERICA INC

Payor: INSURED
Policy Term: 05/05/2025 12:01 AM - 05/05/2026 12:01 AM
Policy Form: RCBAP

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

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

CASTLE REEF CONDO ASSN
4175 S ATLANTIC AVE
NEW SMYRNA BEACH, FL 32169-9619

INSURED NAME(S) AND MAILING ADDRESS

CASTLE REEF CONDO ASSN
4175 S ATLANTIC AVE
NEW SMYRNA BEACH, FL 32169-9619



COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 209385
DALLAS, TX 75320-9385

INSURED PROPERTY LOCATION

4175 S ATLANTIC AVE
NEW SMYRNA BEACH, FL 32169-9619

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 165 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 5 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$29,749,520.00
DATE OF CONSTRUCTION: 05/05/1982
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FFH): 1.0 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

	COVERAGE	DEDUCTIBLE
BUILDING:	\$29,750,000	\$1,250
CONTENTS:	\$23,000	\$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](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

ENDORSEMENT EFFECTIVE DATE: 10/29/2025 12:01 AM
ENDORSEMENT PREMIUM: \$136.00

CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$22,989.00
CONTENTS PREMIUM:	\$218.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$5,772.00)
FULL RISK PREMIUM:	\$17,510.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$17,510.00
RESERVE FUND ASSESSMENT:	\$3,152.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$2,070.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$22,982.00
PRORATA PREMIUM ADJUSTMENT:	(\$249.00)
ADJUSTED ANNUAL PREMIUM:	\$22,733.00

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.

Melinda Thompson

Melinda Thompson, SVP, Head of Personal Lines

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: 31827222

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