

Summary of Insurance

Coverage as of 6/30/2025

For: Castle Reef Condominium Association
4175 S Atlantic Ave
New Smyrna Beach, FL 32169

By: Insurance Office of America
435 S Yonge Street
Suite 1
Ormond Beach, FL 32174

Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
Property	Lloyd's	AOP-250449	6/23/2025	6/23/2026	\$206,473

Location 1 / Building 1: 4175 South Atlantic Avenue, New Smyrna Beach, FL 32169

Coverage	Limit	Valuation	Cause of Loss	Deductible
Building	\$10,611,694	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Business Personal Property	\$20,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Swimming Pools	\$140,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Tennis Court	\$36,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Fence Coverage – Pool Fence	\$35,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Swimming Pools – Kid Pool	\$20,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Building – South Building	\$10,888,261	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Building – Clubhouse	\$202,062	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property - Pavers	\$40,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm

This is an outline of coverages and is not intended to be all encompassing; refer to policy forms for exclusions, conditions, or restrictions.

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Outdoor Property – Seawall	\$125,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Walkway	\$40,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Gazebo	\$32,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Shuffleboard Court	\$12,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Building – M Shed	\$5,500	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Building – Shed	\$2,500	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Sign – Monument Sign	\$10,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property - Flagpoles	\$5,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Landscape Lighting	\$1,900	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Video Security System	\$8,500	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm

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Building - Association owned unit #115 (office)	\$50,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Building - Association owned unit #126 (Mgr's unit)	\$50,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Business Personal Property	\$20,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm

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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 913385
DENVER, CO 80291-3385

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: \$29,679,520.00

DATE OF CONSTRUCTION: 05/05/1982

CURRENT FLOOD ZONE: X

FIRST FLOOR HEIGHT (FEET): 1.0

FIRST FLOOR HEIGHT 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>
BUILDING:	\$24,482,000	\$1,250
CONTENTS:	\$23,000	\$1,250

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.

ENDORSEMENT EFFECTIVE DATE: 05/05/2025 12:01 AM

ENDORSEMENT PREMIUM: \$1,659.00

CHANGES APPLIED TO:
BUILDING COVERAGE, CONTENTS COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$21,748.00
CONTENTS PREMIUM:	\$218.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$5,462.00)
FULL RISK PREMIUM:	\$16,579.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$16,579.00
RESERVE FUND ASSESSMENT:	\$2,984.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$2,070.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$21,883.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$21,883.00

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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DocID: 255602050

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