



ADDITIONAL REMARKS SCHEDULE

AGENCY Insurance Office of America		NAMED INSURED Castle Reef Condominium Association 4175 S Atlantic Ave New Smyrna Beach, FL 32169
POLICY NUMBER SEE PAGE 1		
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

Ordinance or Law Coverage
Coverage A Included
Coverage B&C Combined Limit \$250,000



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: 05/05/2026 12:01 AM - 05/05/2027 12:01 AM
Policy Form: RCBAP

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

RENEWAL 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: 01/01/1978

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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$29,750,000	\$1,250
CONTENTS:	\$25,000	\$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:	\$22,989.00
CONTENTS PREMIUM:	\$231.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$5,775.00)
FULL RISK PREMIUM:	\$17,520.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$17,520.00
RESERVE FUND ASSESSMENT:	\$3,154.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$2,070.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$22,994.00

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, SVP, Head of Personal Lines

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: 33106305

Page 1 of 1



DocID: 268234892

Printed 03/12/2026

Summary of Insurance

Coverage as of 6/23/2026

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
Property	Lloyd's	PENDING	6/23/2026	6/23/2027

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

Coverage	Limit	Valuation	Cause of Loss	Deductible
North Building	\$10,611,694	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Business Personal Property	\$20,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Swimming Pool	\$140,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Tennis Court	\$36,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Pool Fence	\$35,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Kid Pool	\$20,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
South Building	\$10,888,261	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Clubhouse	\$202,062	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Pavers	\$40,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Seawall	\$125,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Walkway	\$40,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Gazebo	\$32,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Shuffleboard Court	\$12,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg

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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New Smyrna Beach, FL 32169

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435 S Yonge Street
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M Shed	\$5,500	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Shed	\$2,500	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Monument Sign	\$10,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Flagpoles	\$5,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Landscape Lighting	\$1,900	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Video Security System	\$8,500	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Association owned unit #115 (office)	\$50,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Association owned unit #126 (Mgr's unit)	\$50,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg
Business Personal Property	\$20,000	Replacement Cost	Special (Including theft)	5,000 AOP/1% CYHD per Bldg

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