



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262906
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415600 15	1150415600	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415600

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) 1550-1556 S OCEAN LN BLDG 1, FT LAUDERDALE FL 33316
Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: X
First Floor Height: .5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0
Number of Units: 8
Replacement Cost Value: 1,836,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING \$1,836,000	\$5,000	\$10,245.00
CONTENTS NO CONTENTS COVERAGE INSURED DECLINED CONTENTS COVERAGE		\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Mitigation Discount: \$503.00
Community Rating Discount: \$1,444.00
FULL RISK PREMIUM: \$8,373.00
Statutory Discounts
Annual Increased Cap Discount: \$3,745.00
DISCOUNTED PREMIUM: \$4,628.00
Reserve Fund Assessment: \$833.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge \$250.00
TOTAL ANNUAL PAYMENT \$6,087.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156002516202

00006

00541

Insured



FFL99.001 1124
4262906
6/11/25

09 1150415600 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156002516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262904
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415598 15	1150415598	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415598

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above)

1560-1566 S OCEAN LN BLDG 2, BLDG 2, FORT LAUDERDALE FL 33316

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: X

First Floor Height: 1.5 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,779,000

Coverage	Deductible	Annual Premium
BUILDING \$1,779,000	\$5,000	\$12,526.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$1,861.00
FULL RISK PREMIUM: \$10,740.00
Statutory Discounts
Annual Increased Cap Discount: \$6,173.00
DISCOUNTED PREMIUM: \$4,567.00
Reserve Fund Assessment: \$822.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$6,015.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504155982516202

00006

00539

Insured



FFL99.001 1124
4262904
6/11/25

09 1150415598 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

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Special Provisions:

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For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504155982516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262907
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415601 15	1150415601	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415601

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
1570-1574 S OCEAN LN BLDG 3, FT LAUDERDALE FL 33316

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO
First Floor Height: 1.5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0
Number of Units: 8
Replacement Cost Value: 1,779,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$1,779,000	\$5,000
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE
		\$11,779.00
		\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Mitigation Discount: \$579.00
Community Rating Discount: \$1,662.00
FULL RISK PREMIUM: \$9,613.00
Statutory Discounts
Annual Increased Cap Discount: \$5,045.00
DISCOUNTED PREMIUM: \$4,568.00
Reserve Fund Assessment: \$822.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge \$250.00
TOTAL ANNUAL PAYMENT \$6,016.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156012516202

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Insured

00542



FFL99.001 1124
4262907
6/11/25

09 1150415601 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

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Special Provisions:

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For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156012516202

00007

Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262908
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415602 15	1150415602	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415602

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
1578-1582 S OCEAN LN BLDG 4, FT LAUDERDALE FL 33316

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO
First Floor Height: .5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0
Number of Units: 8
Replacement Cost Value: 1,778,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING \$1,778,000	\$5,000	\$9,261.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Mitigation Discount: \$453.00
Community Rating Discount: \$1,303.00
FULL RISK PREMIUM: \$7,580.00
Statutory Discounts
Annual Increased Cap Discount: \$3,011.00
DISCOUNTED PREMIUM: \$4,569.00
Reserve Fund Assessment: \$822.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge \$250.00
TOTAL ANNUAL PAYMENT \$6,017.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156022516202

00008

00543

Insured



FFL99.001 1124
4262908
6/11/25

09 1150415602 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

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Special Provisions:

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For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156022516202

00008

Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262914
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415608 15	1150415608	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415608

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above)

1594-1598 S OCEAN LN BLDG 5, FT LAUDERDALE FL 33316

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO

First Floor Height: 1.5 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,779,000

Coverage	Deductible	Annual Premium
BUILDING \$1,779,000	\$5,000	\$12,473.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	\$75.00
Mitigation Discount:	\$614.00
Community Rating Discount:	\$1,761.00
FULL RISK PREMIUM:	\$10,173.00
Statutory Discounts	
Annual Increased Cap Discount:	\$5,606.00
DISCOUNTED PREMIUM:	\$4,567.00
Reserve Fund Assessment:	\$822.00
Federal Policy Service Fee:	\$376.00
HFIAA Surcharge	\$250.00
TOTAL ANNUAL PAYMENT	\$6,015.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156082516202

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00549

Insured



FFL99.001 1124
4262914
6/11/25

09 1150415608 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

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Special Provisions:

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For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156082516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262913
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415607 15	1150415607	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415607

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) 1586-1590 S OCEAN LN BLDG 6, FT LAUDERDALE FL 33316
Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: X
First Floor Height: .5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0
Number of Units: 8
Replacement Cost Value: 1,779,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING \$1,779,000	\$5,000	\$9,248.00
CONTENTS NO CONTENTS COVERAGE INSURED DECLINED CONTENTS COVERAGE		\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Mitigation Discount: \$453.00
Community Rating Discount: \$1,302.00
FULL RISK PREMIUM: \$7,568.00
Statutory Discounts
Annual Increased Cap Discount: \$3,000.00
DISCOUNTED PREMIUM: \$4,568.00
Reserve Fund Assessment: \$822.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge \$250.00
TOTAL ANNUAL PAYMENT \$6,016.00

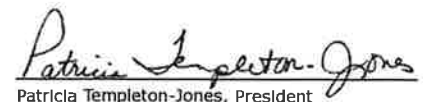
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.


Patricia Templeton-Jones, President

00887960911504156072516202

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Insured



FFL99.001 1124
4262913
6/11/25

09 1150415607 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

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Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156072516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262912
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415606 15	1150415606	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415606

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above)

1600-1604 S OCEAN LN BLDG 7, FT LAUDERDALE FL 33316

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO

First Floor Height: 1.5 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,779,000

Coverage	Deductible	Annual Premium
BUILDING \$1,779,000	\$5,000	\$11,803.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	\$75.00
Mitigation Discount:	\$581.00
Community Rating Discount:	\$1,666.00
FULL RISK PREMIUM:	\$9,631.00
Statutory Discounts	
Annual Increased Cap Discount:	\$5,065.00
DISCOUNTED PREMIUM:	\$4,566.00
Reserve Fund Assessment:	\$822.00
Federal Policy Service Fee:	\$376.00
HFIAA Surcharge	\$250.00
TOTAL ANNUAL PAYMENT	\$6,014.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156062516202

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00547

Insured



FFL99.001 1124
4262912
6/11/25

09 1150415606 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156062516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262911
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415605 15	1150415605	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415605

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above)

1608-1612 S OCEAN LN BLDG 8, FT LAUDERDALE FL 33316

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO

First Floor Height: .5 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,779,000

Coverage	Deductible	Annual Premium
BUILDING \$1,779,000	\$5,000	\$8,622.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Mitigation Discount: \$421.00
Community Rating Discount: \$1,212.00
FULL RISK PREMIUM: \$7,064.00
Statutory Discounts
Annual Increased Cap Discount: \$2,494.00
DISCOUNTED PREMIUM: \$4,570.00
Reserve Fund Assessment: \$823.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge: \$250.00
TOTAL ANNUAL PAYMENT: \$6,019.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156052516202

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Insured



FFL99.001 1124
4262911
6/11/25

09 1150415605 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156052516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262910
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415604 15	1150415604	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415604

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) 1616-1630 S OCEAN LN BLDG 9, FT LAUDERDALE FL 33316
Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: X
First Floor Height: .5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0
Number of Units: 12
Replacement Cost Value: 2,593,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING \$2,593,000	\$5,000	\$13,095.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Mitigation Discount: \$645.00
Community Rating Discount: \$1,850.00
FULL RISK PREMIUM: \$10,675.00
Statutory Discounts
Annual Increased Cap Discount: \$3,907.00
DISCOUNTED PREMIUM: \$6,768.00
Reserve Fund Assessment: \$1,218.00
Federal Policy Service Fee: \$564.00
HFIAA Surcharge \$250.00
TOTAL ANNUAL PAYMENT \$8,800.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156042516202

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Insured

00545



FFL99.001 1124
4262910
6/11/25

09 1150415604 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156042516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262909
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415603 15	1150415603	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415603

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) 1652-1654 S OCEAN LN BLDG 10, FT LAUDERDALE FL 33316
Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO
First Floor Height: 1.5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0
Number of Units: 8
Replacement Cost Value: 1,779,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING \$1,779,000	\$5,000	\$10,197.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Mitigation Discount: \$500.00
Community Rating Discount: \$1,437.00
FULL RISK PREMIUM: \$8,335.00
Statutory Discounts
Annual Increased Cap Discount: \$3,768.00
DISCOUNTED PREMIUM: \$4,567.00
Reserve Fund Assessment: \$822.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge \$250.00
TOTAL ANNUAL PAYMENT \$6,015.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156032516202

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Insured



FFL99.001 1124
4262909
6/11/25

09 1150415603 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262905
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415599 15	1150415599	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415599

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) 1656-1660 S OCEAN LN BLDG 11, BLDG 11, FORT LAUDERDALE FL 33316
Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO
First Floor Height: .5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0
Number of Units: 12
Replacement Cost Value: 2,593,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING \$2,593,000	\$5,000	\$10,652.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$1,580.00
FULL RISK PREMIUM: \$9,147.00
Statutory Discounts
Annual Increased Cap Discount: \$2,378.00
DISCOUNTED PREMIUM: \$6,769.00
Reserve Fund Assessment: \$1,218.00
Federal Policy Service Fee: \$564.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$8,801.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

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Insured



FFL99.001 1124
4262905
6/11/25

09 1150415599 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

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Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262921
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415615 15	1150415615	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415615

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above)

1676-1680 S OCEAN LN BLDG 12, FT LAUDERDALE FL 33316

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO

First Floor Height: 1.5 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,779,000

Coverage	Deductible	Annual Premium
BUILDING \$1,779,000	\$5,000	\$10,924.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	\$75.00
Mitigation Discount:	\$537.00
Community Rating Discount:	\$1,540.00
FULL RISK PREMIUM:	\$8,922.00
Statutory Discounts	
Annual Increased Cap Discount:	\$4,355.00
DISCOUNTED PREMIUM:	\$4,567.00
Reserve Fund Assessment:	\$822.00
Federal Policy Service Fee:	\$376.00
HFIAA Surcharge	\$250.00
TOTAL ANNUAL PAYMENT	\$6,015.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156152516202

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Insured



FFL99.001 1124
4262921
6/11/25

09 1150415615 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156152516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262920
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415614 15	1150415614	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415614

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above)

1662-1672 S OCEAN LN BLDG 13, FT LAUDERDALE FL 33316

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO

First Floor Height: .5 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 12

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 2,650,000

Coverage	Deductible	Annual Premium
BUILDING \$2,650,000	\$5,000	\$12,179.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	\$75.00
Mitigation Discount:	\$599.00
Community Rating Discount:	\$1,719.00
FULL RISK PREMIUM:	\$9,936.00
Statutory Discounts	
Annual Increased Cap Discount:	\$3,107.00
DISCOUNTED PREMIUM:	\$6,829.00
Reserve Fund Assessment:	\$1,229.00
Federal Policy Service Fee:	\$564.00
HFIAA Surcharge	\$250.00
TOTAL ANNUAL PAYMENT	\$8,872.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156142516202

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Insured



FFL99.001 1124
4262920
6/11/25

09 1150415614 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156142516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262919
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415613 15	1150415613	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415613

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above)

1684-1686 S OCEAN LN BLDG 14, FT LAUDERDALE FL 33316

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO

First Floor Height: 1.5 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,779,000

Coverage	Deductible	Annual Premium
BUILDING \$1,779,000	\$5,000	\$9,663.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	\$75.00
Mitigation Discount:	\$474.00
Community Rating Discount:	\$1,361.00
FULL RISK PREMIUM:	\$7,903.00
Statutory Discounts	
Annual Increased Cap Discount:	\$3,336.00
DISCOUNTED PREMIUM:	\$4,567.00
Reserve Fund Assessment:	\$822.00
Federal Policy Service Fee:	\$376.00
HFIAA Surcharge	\$250.00
TOTAL ANNUAL PAYMENT	\$6,015.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156132516202

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Insured



FFL99.001 1124
4262919
6/11/25

09 1150415613 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156132516202

0000A

Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262918
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415612 15	1150415612	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415612

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above)

1688-1698 S OCEAN LN BLDG 15, FT LAUDERDALE FL 33316

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AO

First Floor Height: .5 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 16

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 3,406,000

Coverage	Deductible	Annual Premium
BUILDING	\$3,406,000	\$5,000
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE
		\$13,416.00
		\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	\$75.00
Mitigation Discount:	\$661.00
Community Rating Discount:	\$1,896.00
FULL RISK PREMIUM:	\$10,934.00
Statutory Discounts	
Annual Increased Cap Discount:	\$1,967.00
DISCOUNTED PREMIUM:	\$8,967.00
Reserve Fund Assessment:	\$1,614.00
Federal Policy Service Fee:	\$752.00
HFIAA Surcharge	\$250.00
TOTAL ANNUAL PAYMENT	\$11,583.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156122516202

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00553

Insured



FFL99.001 1124
4262918
6/11/25

09 1150415612 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156122516202

00009

Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262917
6/11/25
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE
RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415611 15	1150415611	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415611

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above)

1551-1555 S OCEAN LN BLDG 16, FT LAUDERDALE FL 33316

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE

First Floor Height: .5 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,777,000

Coverage	Deductible	Annual Premium
BUILDING	\$1,777,000	\$5,000
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE
		\$9,846.00
		\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Mitigation Discount: \$483.00
Community Rating Discount: \$1,387.00
FULL RISK PREMIUM: \$8,051.00
Statutory Discounts
Annual Increased Cap Discount: \$771.00
DISCOUNTED PREMIUM: \$7,280.00
Reserve Fund Assessment: \$1,310.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge \$250.00
TOTAL ANNUAL PAYMENT \$9,216.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156112516202

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00552

Insured



FFL99.001 1124
4262917
6/11/25

09 1150415611 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156112516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262916
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415610 15	1150415610	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415610

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
1565-1595 S OCEAN LN BLDG 17, FT LAUDERDALE FL 33316

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: .5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0
Number of Units: 16
Replacement Cost Value: 3,387,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING \$3,387,000	\$5,000	\$15,023.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Mitigation Discount: \$742.00
Community Rating Discount: \$2,125.00
FULL RISK PREMIUM: \$12,231.00
DISCOUNTED PREMIUM: \$12,231.00
Reserve Fund Assessment: \$2,202.00
Federal Policy Service Fee: \$752.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$15,435.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156102516202

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Insured

00551



FFL99.001 1124
4262916
6/11/25

09 1150415610 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156102516202

00007

Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262915
6/11/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150415609 15	1150415609	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150415609

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above)

1601-1665 S OCEAN LN BLDG 18, FT LAUDERDALE FL 33316

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE

First Floor Height: .5 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 16

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 3,387,000

Coverage	Deductible	Annual Premium
BUILDING	\$3,387,000	\$5,000
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE
		\$15,479.00
		\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Mitigation Discount: \$764.00
Community Rating Discount: \$2,190.00
FULL RISK PREMIUM: \$12,600.00
DISCOUNTED PREMIUM: \$12,600.00
Reserve Fund Assessment: \$2,268.00
Federal Policy Service Fee: \$752.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$15,870.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504156092516202

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00550

Insured



FFL99.001 1124
4262915
6/11/25

09 1150415609 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504156092516202

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4266990
6/11/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150332175 15	1150332175	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/03/25 To: 6/03/26 12:01 am Standard Time	06/11/2025	0088796	1150332175

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
1650B S OCEAN LN, (MNTNC BLDG), FT LAUDERDALE FL 33316

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Non-Residential Building
Building Description: Other (Non-Residential)
Building Description Detail:

Flood Risk: X
First Floor Height: .5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 46,000

Coverage	Deductible	Annual Premium
BUILDING \$46,000	\$5,000	\$678.00
CONTENTS NO CONTENTS COVERAGE INSURED DECLINED CONTENTS COVERAGE		\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$13.00
Community Rating Discount: \$0.00
FULL RISK PREMIUM: \$691.00
Statutory Discounts
Annual Increased Cap Discount: \$410.00
DISCOUNTED PREMIUM: \$281.00
Reserve Fund Assessment: \$51.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$629.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911503321752516202

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00521

Insured



FFL99.001 1124
4266990
6/11/25

09 1150332175 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911503321752516202

00008

Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262437
6/11/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150414579 15	1150414579	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150414579

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) 1650 S OCEAN LN, (REC BLDG OFFICE), FT LAUDERDALE FL 33316
Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Non-Residential Building
Building Description: Other (Non-Residential)
Building Description Detail:

Flood Risk: AO
First Floor Height: .5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 500,000

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$5,000
CONTENTS	\$38,000	\$5,000

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$1,003.00
FULL RISK PREMIUM: \$7,904.00
Statutory Discounts
Annual Increased Cap Discount: \$5,596.00
DISCOUNTED PREMIUM: \$2,308.00
Reserve Fund Assessment: \$415.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$3,020.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00887960911504145792516202

00004

00536

Insured



FFL99.001 1124
4262437
6/11/25

09 1150414579 15

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

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For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00887960911504145792516202

00004

Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
4262435
6/11/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150414578 15	1150414578	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/30/25 To: 5/30/26 12:01 am Standard Time	06/11/2025	0088796	1150414578

Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

THE OCEANAGE ASSN INC
1650 S OCEAN LN
FORT LAUDERDALE FL 33316-3304

SHIRLEY.SCOTT@RISK-STRATEGIES.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
1650 S OCEAN LN (GATE HOUSE), FORT LAUDERDALE FL 33316

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Non-Residential Building
Building Description: Other (Non-Residential)
Building Description Detail:

Flood Risk: AE
First Floor Height: .5 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1975
Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 37,000

Coverage	Deductible	Annual Premium
BUILDING \$37,000	\$5,000	\$580.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$11.00
Community Rating Discount: \$0.00
FULL RISK PREMIUM: \$591.00
DISCOUNTED PREMIUM: \$591.00
Reserve Fund Assessment: \$106.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$994.00

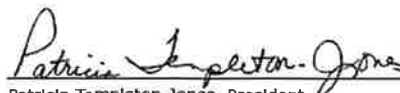
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.


Patricia Templeton-Jones, President

00887960911504145782516202

00003

Insured

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Agent (954)883-2900
RISK STRATEGIES COMPANY
PO BOX 279814
MIRAMAR FL 33027-9814

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Insured

