The Hartford

ASSUREDPARTNERS OF FLORIDA LLC
1694 W HIBISCUS BLVD STE B
MELBOURNE, FL 32901

Agency Phone: (321) 722-2338

NFIP Policy Number: 8704313130
Company Policy Number: 87043131302019
Agent: ASSUREDPARTNERS OF FLORIDA LLC

Payor: INSURED
Policy Term: 09/09/2025 12:01 AM - 09/09/2026 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

MARINA VILLAGE CONDOMINIUM ASSOCIATION OF BREVARD, INC.
C/O BP DAVIS PROPERTY MANAGEMENT
1980 N ATLANTIC AVE #701
COCOA BEACH, FL 32931

INSURED NAME(S) AND MAILING ADDRESS
MARINA VILLAGE CONDOMINIUM ASSOCIATION OF BREVARD, INC.
C/O BP DAVIS PROPERTY MANAGEMENT
1980 N ATLANTIC AVE #701
COCOA BEACH, FL 32931

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

INSURED PROPERTY LOCATION
540 S BANANA RIVER DR
MERRITT ISLAND, FL 329523044

0915 2GXWTKEY7R07 B:0 001608 003216 002/002 6431-6432

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

RATING INFORMATION

BUILDING OCCUPANCY:	RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS:	18 UNITS
PRIMARY RESIDENCE:	NO
PROPERTY DESCRIPTION:	ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 4 FLOOR(S), MASONRY CONSTRUCTION
PRIOR NFIP CLAIMS:	0 CLAIM(S)

REPLACEMENT COST VALUE:	$7,107,311.00
DATE OF CONSTRUCTION:	01/01/2005
CURRENT FLOOD ZONE:	X
FIRST FLOOR HEIGHT (FFH):	0.0 FEET
MOST FAVORABLE FFH METHOD:	ELEVATION CERTIFICATE

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:	**$4,500,000**	**$10,000**
CONTENTS:	**N/A**	**N/A**

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:	$40,194.00
CONTENTS PREMIUM:	$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($0.00)
COMMUNITY RATING SYSTEM REDUCTION:	($4,008.00)
FULL RISK PREMIUM:	**$36,261.00**
ANNUAL INCREASE CAP DISCOUNT:	($32,228.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$4,033.00**
RESERVE FUND ASSESSMENT:	$726.00
HFIAA SURCHARGE:	$250.00
FEDERAL POLICY FEE:	$846.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$5,855.00**

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.

Zero Balance Due - This Is Not A Bill

Policy issued by: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478

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ASSUREDPARTNERS OF FLORIDA LLC
1694 W HIBISCUS BLVD STE B
MELBOURNE, FL 32901

SEPTEMBER 12, 2025

0915 2GXWTKEY7R07 B:0 001608 003215 001/002 6429-6432

MARINA VILLAGE CONDOMINIUM ASSOCIATION O
C/O BP DAVIS PROPERTY MANAGEMENT
1980 N ATL AVE # 701
COCOA BEACH FL 32931-3275

Policy Number: 87043131302019

Insured(s): MARINA VILLAGE CONDOMINIUM ASSOCIATION OF BREVARD, INC.
Property Location: 540 S BANANA RIVER DR
MERRITT ISLAND, FL 329523044

Flood Insurance Policy Packet

This packet includes:

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit https://TheHartford.ManageFlood.com, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 800-303-5663 or thehartford@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: ASSUREDPARTNERS OF FLORIDA LLC
Agent's Phone Number: (321) 722-2338

• Notify us or your insurance agent, in writing, as soon as possible after the flood.

• Your claim will be assigned to an NFIP certified adjuster.

• Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.

• As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.

• To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.

• Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.

• Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.

• Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.

• Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.