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

JULY 07, 2026

0708 2KEVIIVPOQM05 B:0 000500 001872 001/003 3743-3748

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

Policy Number: 87042684012019

Insured(s): MARINA VILLAGE CONDO
Property Location: 580 S BANANA RIVER DR
MERRITT ISLAND, FL 329523006

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.

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

Agency Phone: (321) 722-2338

NFIP Policy Number: 8704268401
Company Policy Number: 87042684012019
Agent: ASSUREDPARTNERS OF FLORIDA LLC

Payor: INSURED
Policy Term: 07/21/2026 12:01 AM - 07/21/2027 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

MARINA VILLAGE CONDO
C/O BP DAVIS PROPERTY MANAGEMENT
1980 N ATLANTIC AVE #701
COCOA BEACH, FL 32931

INSURED NAME(S) AND MAILING ADDRESS

MARINA VILLAGE CONDO
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

580 S BANANA RIVER DR
MERRITT ISLAND, FL 329523006

0708 2XEVNVPOQM05 B:0 000500 001873 002/003 3745-3748

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 12 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: CRAWLSPACE (ELEVATED OR NON-ELEVATED SUBGRADE CRAWLSPACE), 4 FLOOR(S), MASONRY CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: $5,492,645.00
DATE OF CONSTRUCTION: 01/01/2005

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 0.8 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:	$3,000,000	$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:	$34,196.00
CONTENTS PREMIUM:	$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($0.00)
COMMUNITY RATING SYSTEM REDUCTION:	($3,408.00)
FULL RISK PREMIUM:	**$30,863.00**
ANNUAL INCREASE CAP DISCOUNT:	($27,333.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$3,530.00**
RESERVE FUND ASSESSMENT:	$635.00
HFIAA SURCHARGE:	$250.00
FEDERAL POLICY FEE:	$564.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$4,979.00**

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.

Zero Balance Due - This Is Not A Bill

Policy issued by: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478

NATIONAL FLOOD INSURANCE PROGRAM

SUMMARY OF COVERAGE

RESIDENTIAL CONDOMINIUM BUILDINGS

This document is designed to help a condominium association understand its Residential Condominium Building Association Policy (RCBAP). It provides general information about deductibles, what is covered or excluded by the National Flood Insurance Program (NFIP), and how items are valued at the time of loss.

The specifics described below all pertain to a residential condominium building in a NFIP community. This policy type may only be purchased by a condominium owners' association and is used to in-sure condominiums where 75% or more of the building's floor area is for residential use. As the Association, you should review the policy with your appointed insurance agent or company represen-tative. For information about your specific limits of coverage and deductibles, please refer to the Declarations Page of your policy.

Individual unit owners may want to purchase their own contents policies to protect personal property in their unit. It can flood anywhere. As the Association, you are encouraged to share this information with your residents should they need to purchase a separate policy for residential units.

TYPES OF COVERAGE FOR ELIGIBLE PROPERTY

The NFIP's **General Property Form** offers commercial policyholders coverage for:

- $250,000 x the number of units.
- Personal Property up to $250,000

For businesses, Personal Property refers to the contents of the business (see page 3, General Guidance) and will include stock as defined in the policy. The NFIP encourages everyone to purchase both types of coverage. Your lender might require that you purchase a certain amount of flood insurance coverage.

Complete terms can be found in the SFIP form, available at **FloodSmart.gov/SFIP**. For more information about your specific limits of coverage and deductibles, please refer to the Declarations Page of your flood insurance policy. You also should review your policy with your insurance agent or company representative.

WHAT IS A FLOOD?

Flood insurance covers direct physical loss caused by flood. In simple terms, a flood is an excess of water on land that normally is dry. The official definition used by the NFIP is "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

**Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."*

ABOUT YOUR FLOOD POLICY

There are three important facts you should know about your coverage under a Standard Flood Insurance Policy General Property Form.

1. It is a single-peril policy. It only pays for direct physical loss by or from flood damage as defined by the policy.
2. Subject to the coverage exclusions and policy limitations, the RCBAP covers direct physical damage to the insured structure based on Replacement Cost Value (see How Flood Damage Is Paid, page 4). Note: The deductible is always taken from the loss and not from the limit of liability.
3. Personal Property coverage, also known as contents coverage, is not included with residential condominium building prop-erty coverage. If there are shared contents such as in a lobby or in other condo buildings, the Association needs to discuss obtaining contents coverage with the insurance agent.

Please note that your policy only covers one building or structure To obtain coverage for multiple structures, you may need to purchase separate policies.

CHOOSING DEDUCTIBLES

Choosing the amount of your deductible is an important decision. As with car or homeowners insurance, choosing a higher deductible will lower the premium you pay, but it also will reduce your claim payment. Talk with your insurance agent, company representative, or lender about increasing or reducing deductibles.

WHAT IS COVERED BY FLOOD INSURANCE – AND WHAT IS NOT

Direct physical damage to your building or its contents, by or from a flood, is covered by your flood insurance policy. For example, damage caused by a sewer backup are covered if the backup is a direct result of flooding. If the backup is not a direct result of flooding, the damage is not covered by your flood policy.

The following chart provides general guidance on items covered and not covered by flood insurance. Refer to your policy for the complete list.

General Guidance on Flood Insurance Coverage

What IS insured under: Building Property coverage

- The insured building and its foundation
- The electrical systems
- Central air-conditioning equipment, furnaces, and water heaters
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases, and cabinets
- Foundation walls, anchorage systems, and staircases attached to the building
- Fuel tanks and the fuel in them, solar energy equipment, and well water tanks and pumps
- Furnaces, water heaters, heat pumps, and sump pumps