



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

WFL 99.023 0424
 0088910
 7/21/24

2000 11523 FLD RGLR

Policy Number
 09 1151648405 07

Expiration Date
 9/15/24 12:01 a.m. S.T.

Date of Notice
 7/21/24

Agent (904)824-1631
 THOMPSON BAKER AGENCY INC
 PO BOX 3807
 SAINT AUGUSTINE FL 32085-3807

MATANZAS SHORES OWNERS ASSOC INC
 110 E COLLECTOR RD
 PALM COAST FL 32137-2354

RENEWAL NOTICE

Your flood insurance policy is about to expire.
 Renewal premium is required to renew your policy.

IMPORTANT: Your policy currently receives an Annual Increase Cap Discount.
 If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.
 For more information about your discount, please contact your agent listed above.

Payor: Insured

NFIP Policy Number 1151648405

Property Address:

110 E COLLECTOR RD,
 CLUBHOUSE
 PALM COAST, FL 32137-2354

Thank you for being a valued Wright Flood policyholder!

Please make your renewal payment on or before the expiration date shown above.

**See page 2 of this notice for important information regarding the impacts of a lapse in coverage.*

Renewing your policy is easy. Submit your payment to Wright Flood by credit card or electronic funds online through the website: <https://www.myfloodpayment.com>. If paying by check, see the instructions on the remittance coupon below.

Your coverage options are provided below. You may keep your current coverage amounts or adjust your coverage for additional protection. If you have questions about your coverage options or your flood policy, please contact your insurance agent.

Please indicate one of the following options when submitting your payment:

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	\$500,000	\$263,000	\$1,250	\$1,250	\$5,508.00
B: INCREASED COVERAGE	\$500,000	\$277,000	\$1,250	\$1,250	\$5,540.00

Please RETURN BOTTOM PORTION along with your payment to the mailing address below.



Please WRITE POLICY NUMBER ON CHECK

Renewal Date: 9/15/24

And make payable to: **Wright National Flood Insurance Company**

Option A **\$5,508.00**

Insured: MATANZAS SHORES OWNERS ASSOC INC

Option B **\$5,540.00**

To be paid by: Insured

PO. Box 33070
 St. Petersburg, FL 33733-8070



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Company



IMPORTANT MESSAGES

1. Maintaining flood Insurance is the most important thing you can do to protect against the devastating cost of flooding. You've taken the first step by purchasing a flood insurance policy, but to maintain coverage you must renew your policy each year. More renewal information is available at www.floodsmart.gov/how-renew-your-policy.
2. Payments received 30 days or more after the expiration date (i.e., expiration date +29 days) will result in a lapse of coverage. Please note that weekends and holidays do not extend this deadline. If your policy lapses, a new application for coverage is required and you may no longer be eligible for certain premium discounts. Additionally, your new coverage will be subject to a 30-day wait which may hinder your ability to file a claim.
3. If the payor submits a payment by certified mail, the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer. Using this method can reduce the likelihood of a lapse and ensures the earliest receipt date possible. Payments mailed via USPS certified mail can be tracked by going to www.usps.com/shipping/trackandconfirm.htm.
4. If you have already submitted payment, please disregard this notice. If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received. If the mortgagee listed is not the current lender, please forward this notice to the new financial institution and work with your insurance agent to correct the policy.
5. You are encouraged to insure your property for at least 80% of the structure's replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent for details.
6. Carefully review the renewal offer being provided for accuracy. The renewal offer will expire 30 days from the effective date (i.e., expiration date +29 days) shown on this form at 12:01 a.m. Price and terms associated with this renewal offer are subject to underwriting review and may not be available after expiration of this renewal offer. Please refer to the policy for complete terms, conditions, and exclusions. Please refer to www.ambest.com for rating, financial size category and additional information on the company shown on this renewal offer.
7. Eligibility for all policy discounts are subject to rules and regulations set forth by the National Flood Insurance Program. For questions regarding your flood insurance policy rating, contact your agent.
8. Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to 30-day waiting period.



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Property Address
110 E COLLECTOR RD
CLUBHOUSE
PALM COAST FL 32137-2354

Agent (904)824-1631
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085-3807

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Company





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

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 8/06/24
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150078881 15	1150078881	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/15/24 To:9/15/25 12:01 am Standard Time	08/06/2024	0088910	7700154182

Insured
 MATANZAS SHORES OWNERS ASSOCIATION INC THOMPSON BAKER AGENCY INC
 110 E COLLECTOR RD PO BOX 3807
 PALM COAST FL 32137-2354 SAINT AUGUSTINE FL 32085-3807

reception@thompsonbaker.com

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
 400 SAN JUAN DR BOAT CLUB, PALM COAST FL 32137

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Non-Residential Building
 Building Description: Commercial

Flood Risk: AE
 First Floor Height: 3.5 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Construction: 01/01/1989
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 270,000

Coverage	Deductible	Annual Premium
BUILDING	\$270,000	\$1,250
CONTENTS	\$16,000	\$1,250

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: \$15.00
 FULL RISK PREMIUM: \$4,811.00
 Statutory Discounts
 Annual Increased Cap Discount: \$3,994.00
 DISCOUNTED PREMIUM: \$817.00
 Reserve Fund Assessment: \$147.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$1,261.00

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
 Patricia Templeton-Jones, President

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Agent



FFL99.001 1021
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8/06/24

09 1150078881 15

Agent (904)824-1631
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085-3807

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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Agent





A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
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FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150078880 15	1150078880	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/15/24 To:9/15/25 12:01 am Standard Time	08/06/2024	0088910	7700154178

Insured
 MATANZAS SHORESOWNERS ASSOC INC
 110 E COLLECTOR RD
 PALM COAST FL 32137-2354

THOMPSON BAKER AGENCY INC
 PO BOX 3807
 SAINT AUGUSTINE FL 32085-3807

reception@thompsonbaker.com

Property Location (if other than above)
 HWY A1A GAZEBO, PALM COAST FL 32137

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: Commercial

Flood Risk: X
 First Floor Height: .2 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Construction: 01/01/1989
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 79,000

Coverage	Deductible	Annual Premium
BUILDING	\$79,000	\$1,322.00
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: \$25.00
 Community Rating Discount: \$0.00
 FULL RISK PREMIUM: \$1,347.00
 Statutory Discounts
 Annual Increased Cap Discount: \$265.00
 DISCOUNTED PREMIUM: \$1,082.00
 Reserve Fund Assessment: \$195.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$1,574.00

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
 Patricia Templeton-Jones, President

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Agent



FFL99.001 1021
0088910
8/06/24

09 1150078880 15

Agent (904)824-1631
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085-3807

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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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Agent

