



NORTHEAST UNDERWRITERS
PO BOX 1049
LA GRANGE, GA 30241-0019

Agency Phone: (727) 521-4253

NFIP Policy Number: 6821040163
Company Policy Number: 09-6821040163-00
Agent: 49801 NORTHEAST UNDERWRITERS

Payor: INSURED
Policy Term: 05/07/2026 12:01 AM - 05/07/2027 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

LAKE OVERLOOK UNIT 4
24701 US HIGHWAY 19 NORTH SUITE 102
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

LAKE OVERLOOK UNIT 4
24701 US HIGHWAY 19 NORTH SUITE 102
CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 209888
DALLAS, TX 75320-9888

INSURED PROPERTY LOCATION

4595 CHANCELLOR ST NE
SAINT PETERSBURG, FL 33703-4369

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 42 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 3 FLOOR(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$10,500,000.00

DATE OF CONSTRUCTION: 01/01/1975

CURRENT FLOOD ZONE: AE

FIRST FLOOR HEIGHT (FFH): 0.0 FEET

MOST FAVORABLE FFH METHOD: ELEVATION CERTIFICATE

PRIOR NFIP CLAIMS: 1 CLAIM(S) FROM 4/1/2023 TO CURRENT

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

BUILDING: COVERAGE DEDUCTIBLE
\$10,500,000 \$1,250
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](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

ENDORSEMENT EFFECTIVE DATE: 06/26/2026 12:01 AM

ENDORSEMENT PREMIUM: \$0.00

CHANGES APPLIED TO:
INSURED / MAILING ADDRESS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$46,708.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$11,648.00)
FULL RISK PREMIUM:	\$35,135.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$35,135.00
RESERVE FUND ASSESSMENT:	\$6,324.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,360.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$43,069.00
PRORATA PREMIUM ADJUSTMENT:	(\$29.00)
ADJUSTED ANNUAL PREMIUM:	\$43,040.00

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.

John A. Strong / Chairman & CEO

Richard Torre / General Counsel Corp. Sec.

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 33250595

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