



SIHLE INSURANCE GROUP INC  
PO BOX 160398  
ALTAMONTE SPRINGS, FL 32716

Agency Phone: (407) 869-0962

NFIP Policy Number: 6500291308  
Company Policy Number: 6500291308  
Agent: SIHLE INSURANCE GROUP INC

Payor: INSURED  
Policy Term: 12/20/2025 12:01 AM - 12/20/2026 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

THE BENT PALM CLUB INC.  
935 OCEAN SHORE BLVD BUILDINGS 1-5  
ORMOND BEACH, FL 32176-8316

#### INSURED NAME(S) AND MAILING ADDRESS

THE BENT PALM CLUB INC.  
935 OCEAN SHORE BLVD BUILDINGS 1-5  
ORMOND BEACH, FL 32176-8316

#### COMPANY MAILING ADDRESS

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

#### INSURED PROPERTY LOCATION

935 OCEAN SHORE BLVD BUILDINGS 1-5  
ORMOND BEACH, FL 32176-8316

#### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 41 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 3 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$10,975,363.00  
DATE OF CONSTRUCTION: 01/01/1981  
CURRENT FLOOD ZONE: VE  
FIRST FLOOR HEIGHT (FFH): 1.0 FEET  
MOST FAVORABLE FFH METHOD: FEMA DETERMINED

#### 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  
\$10,250,000 \$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://www.floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

#### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$4,753.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,159.00)
FULL RISK PREMIUM:	\$3,669.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$3,669.00
RESERVE FUND ASSESSMENT:	\$660.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,350.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$5,929.00

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.

Policy issued by: Hartford Insurance Company of the Midwest

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 37478



File: 32821306

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