

USI INSURANCE SERVICES NATIONAL INC

PO BOX 62689

VIRGINIA BEACH, VA 23466

Agency Phone: (305) 443-4886 **NFIP Policy Number:** 3000295121 Company Policy Number: SAF3000295121

Agent:

USI INSURANCE SERVICES NATIONAL, INC.



INSURED Payor:

04/30/2022 12:01 AM - 04/30/2023 12:01 AM **Policy Term:**

Policy Form: **RCBAP**

To report a claim https://ssr.manageflood.com

visit or call us at: (888) 598-0443

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

KENLAND POINTE CONDOMINIUM II, INC. C/O PHOENIX ASSOCIATED 1297 MEADOWS BLVD WESTON, FL 33327

INSURED NAME(S) AND MAILING ADDRESS

KENLAND POINTE CONDOMINIUM II, INC.

C/O PHOENIX ASSOCIATED 1297 MEADOWS BLVD WESTON, FL 33327

COMPANY MAILING ADDRESS

HOMESITE INSURANCE COMPANY

PO BOX 912470

DENVER, CO 80291-2470

INSURED PROPERTY LOCATION

9140 SW 123RD CT MIAMI, FL 33186-1974

BUILDING DESCRIPTION:

REPLACEMENT COST VALUE:

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING

40 UNITS NUMBER OF UNITS:

PRIMARY RESIDENCE: NO PROPERTY DESCRIPTION:

SLAB ON GRADE (NON-ELEVATED), 4 FLOOR(S)

PRIOR NFIP CLAIMS: 0 CLAIM(S) DATE OF CONSTRUCTION: 01/01/1984 **CURRENT FLOOD ZONE:** AΗ

FIRST FLOOR HEIGHT (FEET): 1.0

FEMA DETERMINED FIRST FLOOR HEIGHT METHOD:

\$7,214,285

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:

RATE CATEGORY — RATING ENGINE

COVERAGE DEDUCTIBLE \$7,215,000

BUILDING: \$1,250 CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

Full Risk Premium is subject to change. Your property's NFIP flood claims history can affect your premium. 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. Mitigation discounts apply if there are approved flood vents and/or machinery & equipment is elevated appropriately.

ENDORSEMENT EFFECTIVE DATE: 05/11/2022 12:01 AM

ENDORSEMENT PREMIUM: CHANGES APPLIED TO:

\$501.00 **BUILDING COVERAGE**

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM: \$10,195.00 CONTENTS PREMIUM: \$0.00 INCREASED COST OF COMPLIANCE (ICC) PREMIUM: \$75.00

MITIGATION DISCOUNT: (\$0.00)

COMMUNITY RATING SYSTEM REDUCTION: (\$2,516.00) FULL RISK PREMIUM: \$7,754.00

ANNUAL INCREASE CAP DISCOUNT: (\$3.557.00) STATUTORY DISCOUNTS: (\$0.00)

DISCOUNTED PREMIUM: \$4,197.00 RESERVE FUND ASSESSMENT: \$755.00

HFIAA SURCHARGE: \$250.00 FEDERAL POLICY FEE: \$1,340.00 PROBATION SURCHARGE:

\$0.00

17221

TOTAL ANNUAL PREMIUM: \$6,542.00 PRORATA PREMIUM ADJUSTMENT: (\$15.00)

ADJUSTED ANNUAL PREMIUM: \$6.527.00

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement

Authorized by Fabian Fondriest

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

Policy issued by: HOMESITE INSURANCE COMPANY Zero Balance Due - This Is Not A Bill Insurer NAIC Number:

File: 18499986 Page 1 of 1 DocID: 156018007

Notice of Insurance Information Practices

The Homesite Insurance Companies ("Homesite") use information from many sources. This assists us to fairly determine eligibility for our programs and ensure accurate rates for all policies. Using this information also speeds the application process.

How we may collect, use and disclose this information is regulated by law, and we would like you to be aware of our practices and how they may affect your privacy.

Following is a description of the kinds of information we may collect, how we may collect it, and what is done with the information once it has been collected. We also describe how you can find out what information we have about you in our records or files, and how you can correct inaccurate information. We follow these practices with your information whether you are a policyholder, claimant, former policyholder, or just an inquiring consumer.

What kind of information do we collect about you?

Most of our information comes directly from you. The information you provide when you call us, complete an application, make a policy change or report a claim gives us most of the information we need to know. This information, of course, includes identifying information such as name and address as well as your type of home and claims history.

With your authorization, we may also obtain information such as credit reports, claims history, and investigative reports from other sources. We may send someone to inspect your property and verify information about the value and condition of the property.

The information we obtain about you may come from other insurance companies, insurance support organizations, or sources such as credit bureaus and property data collection services.

What do we do with the information collected about you?

With your authorization, we may disclose your personal information to insurance institutions, agents, insurance support organizations, or others who perform a business, professional, or insurance function for us.

We may, as permitted by law, disclose information about you in our records or files to certain persons or organizations without your prior permission. These include:

- · For the purpose of detecting or preventing criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction.
- · In response to a law or facially valid administrative or judicial order, including a search warrant or subpoena.
- Businesses, for the purpose of conducting actuarial or research studies.
- Insurance regulatory authorities.
- Our affiliated companies, for the purpose of conducting an audit of our operations or services.
- Healthcare institutions and professionals, to enable them to provide us information in order to determine eligibility for an insurance benefit or payment or to conduct an audit of our operations or services.

The information we obtain about you from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other sources.

How confidential and secure is the information we have about you?

Homesite protects the confidentiality of the information that we have about you by restricting access to those employees who need to know that information to provide our products and services to you. We maintain physical electronic and procedural safeguards that comply with federal law and state regulation to guard your information.

How can you find out what information we have about you?

You have the right to know what information we have about you in our insurance records or files. To obtain this information, provide to us in writing an identification of yourself and a reasonable explanation of the information you desire. If the information can be reasonably located and obtained, we will inform you of its nature and substance within thirty (30) business days from the day we receive the request. You may personally see and obtain the information, or if you prefer, we will mail the information to you. We will also inform you who has received this information within the last two (2) years, or, if not recorded, to whom such information is normally disclosed.

What can you do if you disagree with the information we have about you?

You have the right to make a written request that we correct, delete, or change any recorded information we have about you in our records or files.

If we agree to comply with your request, we will notify you within thirty (30) business days of receiving your request. We will then furnish the amended information to any person you designate, who may have received the information within the past two (2) years, as well as to any person or organization who either supplied us with the information or to whom we disclosed it.

If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your written request with the reasons for our decision. If you disagree with the reasons for our decision, you have the right to file a concise statement of what you think is correct, relevant or fair information. Your statement will be filed with the disputed information and will be furnished to any person, insurance institution, agent or insurance support organization who either supplied us with information or to whom we disclosed it. Your statement will also be furnished to anyone reviewing the disputed information.