

ADDITIONAL COVERAGES

Ref #	Description Voluntary compensation	Coverage Code VOL	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium				
Ref #	Description Adjst. to reconcile-exp mod. premium	Coverage Code AREM	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium -\$124.00				
Ref #	Description Increased employer's liability	Coverage Code INEL	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium \$68.00				
Ref #	Description Add'l for policy minimum premium	Coverage Code APMP	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium \$7.00				
Ref #	Description Expense constant	Coverage Code EXCNT	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium \$160.00				
Ref #	Description	Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium				
Ref #	Description	Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium				
Ref #	Description	Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium				
Ref #	Description	Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium				
Ref #	Description	Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium				



ADDITIONAL REMARKS SCHEDULE

AGENCY The Hilb Group of Florida		NAMED INSURED Excelsior Beach to Bay Owners Association, Inc.	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

COVERAGES CONTINUED:

DIRECTORS & OFFICERS @ \$1,000,000 // Carrier: Trisura Specialty Insurance Co // Policy #: CIUCAP401465-02 // Eff: 4/24/2024-2025.

PROPERTY - Special Form Hazard Excluding Wind at Replacement Cost // Carrier: Trisura Specialty Insurance Co // Policy #: CIUCAP401465-02// Eff: 4/24/2024-2025 // Total Insured Value: \$53,843,801 // Coinsurance: Agreed Amount // AOP Deductible: \$10,000 // Building Ordinance or Law Included // No Inflation Guard // 166 Units.

PROPERTY - Wind Only at Replacement Cost // Carrier: Citizens Property Insurance Corp // Policy #: 07068716 // Eff: 4/24/2024-2025 // Total Insured Value: \$51,979,000 // Coinsurance: Waived // Hurricane Deductible: 5% / All Other Wind Deductible: 1% // Building Ordinance or Law Coverage NOT Offered // Inflation Guard Included // 166 Units.

EQUIPMENT BREAKDOWN @ \$53,967,801 // Carrier: Travelers Excess & Surplus Co // Policy #: BME1-4W294620-TXS-24 // Eff: 4/24/2024-2025.

COVERAGE REMARKS:

Insurance provided as required by FL Statute 718.111. Master policy covers from drywall to the outside of the building. From the paint to the inside of the unit is each individual Owner's responsibility.

Per Florida Statute 627.4133, Notices of Cancellation shall be given 45 days prior to the Effective Date of the Cancellation, except, 10 day Notice of Cancellation for Non-payment of Premium.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

FLOOD

6269-6275 Midnight Pass Rd - Flood Zone: AE // Carrier: Philadelphia Indemnity Insurance Co // Policy #: 0020002004 // Eff: 7/29/2023-24// Replacement Cost: \$1,304,071 // Building Limit: \$1,000,000 // Deductible: \$1,250 // 4 Units.

6277-6283 Midnight Pass Rd - Flood Zone: AE // Carrier: Philadelphia Indemnity Insurance Co // Policy #: 0020002003 // Eff: 7/29/2023-24 // Replacement Cost: \$1,304,071 // Building Limit: \$1,000,000 // Deductible: \$1,250 // 4 Units.

6264-6268 Midnight Pass Rd - Flood Zone: AE // Carrier: American Bankers Insurance Co of FL // Policy #: 8704744273 // Eff: 2/9/2024-25 // Replacement Cost: \$10,025,500 // Building Limit: \$7,500,000 // Deductible: \$1,250 // 30 Units.

6265 Midnight Pass Rd - Flood Zone: AE // Carrier: American Bankers Insurance Co of FL // Policy #: 8704744280 // Eff: 2/9/2024-25 // Replacement Cost: \$6,697,900 // Buildig Limit: \$5,500,000 // Deductible: \$1,250 // 22 Units.

6267 Midnight Pass Rd - Flood Zone: AE // Carrier: American Bankers Insurance Co of FL // Policy #: 8704744276 // Eff: 2/9/2024-25 // Replacement Cost: \$9,468,500 // Building Limit: \$8,000,000 // Deductible: \$1,250 // 32 Units.

6285 Midnight Pass Rd - Flood Zone: AE // Carrier: American Bankers Insurance Co of FL // Policy #: 8704744277 // Eff: 2/9/2024-25 // Replacement Cost: \$9,468,500 // Building Limit: \$8,000,000 // Deductible: \$1,250 // 32 Units.

6287 Midnight Pass Rd - Flood Zone: AE // Carrier: American Bankers Insurance Co of FL // Policy #: 8704744281 // Eff: 2/9/2024-25 // Replacement Cost: \$6,697,900 // Building Limit: \$5,500,000 // Deductible: \$1,250 // 22 Units.

6263 Midnight Pass Rd - Flood Zone: AE // Carrier: American Bankers Insurance Co of FL // Policy #: 8704744287 // Eff: 2/9/2024-25 // Replacement Cost: \$7,098,300 // Building Limit: \$5,000,000 // Deductible: \$1,250 // 20 Units.



A Member of the Tokio Marine Group
 DBA ALL LINES INSURANCE GROUP
 28100 US HIGHWAY 19 N STE 201
 CLEARWATER, FL 337612656

Agency Phone: (727) 446-5721

NFIP Policy Number: 0020002004
 Company Policy Number: 00200020042021
 Agent: CASSIE STICKELS

Payor: INSURED
 Policy Term: 07/29/2023 12:01 AM - 07/29/2024 12:01 AM
 Policy Form: RCBAP

To report a claim visit or call us at: <https://phlyflood.manageflood.com>
 (888) 200-5603

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
EXCELSIOR BEACH TO BAY CONDO A INC AND OR ALL UNITOWNERS ATIM 6263 MIDNIGHT PASS RD SARASOTA, FL 342422319	EXCELSIOR BEACH TO BAY CONDO A INC AND OR ALL UNITOWNERS ATIM 6263 MIDNIGHT PASS RD SARASOTA, FL 342422319

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
PHILADELPHIA INDEMNITY INSURANCE COMPANY PO BOX 200584 DALLAS, TX 75320-0584	6269-6275 MIDNIGHT PASS RD SARASOTA, FL 342422368

RATING INFORMATION	BUILDING DESCRIPTION:
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING NUMBER OF UNITS: 4 UNITS PRIMARY RESIDENCE: NO PROPERTY DESCRIPTION: ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR PIERS, 2 FLOOR(S) PRIOR NFIP CLAIMS: 0 CLAIM(S)	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING BUILDING DESCRIPTION DETAIL: N/A

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:	DATE OF CONSTRUCTION:	CURRENT FLOOD ZONE:	FIRST FLOOR HEIGHT (FEET):	FIRST FLOOR HEIGHT METHOD:
FIRST MORTGAGEE: SECOND MORTGAGEE: ADDITIONAL INTEREST: DISASTER AGENCY:	\$1,304,071.00	01/01/1983	AE	15.0	ELEVATION CERTIFICATE
					LOAN NO: N/A
					LOAN NO: N/A
					LOAN NO: N/A
					CASE NO: N/A
					DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE	COVERAGE	DEDUCTIBLE
BUILDING:	\$1,000,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
 Please review this declaration page for accuracy. If any changes are needed, contact your agent.
 Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$15,688.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$3,893.00)
FULL RISK PREMIUM:	\$11,870.00
ANNUAL INCREASE CAP DISCOUNT:	(\$10,565.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,305.00
RESERVE FUND ASSESSMENT:	\$235.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$188.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,978.00

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this insurance agreement.

John Glomb / President and CEO

Edward Sayago / VP & Deputy CLO

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: PHILADELPHIA INDEMNITY INSURANCE COMPANY

Insurer NAIC Number: 18058



File: 29353704

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DocID: 223460000



A Member of the Tokio Marine Group
 DBA ALL LINES INSURANCE GROUP
 28100 US HIGHWAY 19 N STE 201
 CLEARWATER, FL 337612656

Agency Phone: (727) 446-5721

NFIP Policy Number: 0020002003
 Company Policy Number: 00200020032021
 Agent: CASSIE STICKELS

Payor: INSURED
 Policy Term: 07/29/2023 12:01 AM - 07/29/2024 12:01 AM
 Policy Form: RCBAP

To report a claim visit or call us at: <https://phlyflood.manageflood.com>
 (888) 200-5603

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
EXCELSIOR BEACH TO BAY CONDO A INC AND OR ALL UNITOWNERS ATIM 6263 MIDNIGHT PASS RD SARASOTA, FL 342422319	EXCELSIOR BEACH TO BAY CONDO A INC AND OR ALL UNITOWNERS ATIM 6263 MIDNIGHT PASS RD SARASOTA, FL 342422319

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
PHILADELPHIA INDEMNITY INSURANCE COMPANY PO BOX 200584 DALLAS, TX 75320-0584	6277-6283 MIDNIGHT PASS RD SARASOTA, FL 342422369

RATING INFORMATION	BUILDING DESCRIPTION:
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 4 UNITS	BUILDING DESCRIPTION DETAIL: N/A
PRIMARY RESIDENCE: NO	
PROPERTY DESCRIPTION: ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR PIERS, 2 FLOOR(S), MASONRY CONSTRUCTION	
PRIOR NFIP CLAIMS: 0 CLAIM(S)	

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:
FIRST MORTGAGEE:	\$1,304,071.00
SECOND MORTGAGEE:	DATE OF CONSTRUCTION: 01/01/1983
ADDITIONAL INTEREST:	CURRENT FLOOD ZONE: AE
DISASTER AGENCY:	FIRST FLOOR HEIGHT (FEET): 15.6
	FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

RATE CATEGORY — RATING ENGINE

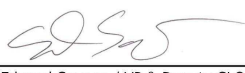
	COVERAGE	DEDUCTIBLE
BUILDING:	\$1,000,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
 Please review this declaration page for accuracy. If any changes are needed, contact your agent.
 Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$8,304.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$2,047.00)
FULL RISK PREMIUM:	\$6,332.00
ANNUAL INCREASE CAP DISCOUNT:	(\$5,027.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,305.00
RESERVE FUND ASSESSMENT:	\$235.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$188.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,978.00

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this insurance agreement.


 John Glomb / President and CEO


 Edward Sayago / VP & Deputy CLO

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: PHILADELPHIA INDEMNITY INSURANCE COMPANY

Insurer NAIC Number: 18058



File: 29353719

Page 1 of 1



DocID: 223460019



ASSURANT[®]

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 02/09/2024 (12:01 a.m.) to 02/09/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 8704744273

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

EXCELSIOR BEACH TO BAY CONDO
6263 MIDNIGHT PASS RD
SARASOTA, FL 34242-2319

Loan Number:

Producer Number: 70001-06413-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

6268-6264 MIDNIGHT PASS RD
SARASOTA, FL 34242-2304

Loan Number:

Other / Loss Payee:

For Service Please Contact:

THE HILB GROUP OF FLORIDA, LLC
28100 US HIGHWAY 19 N STE 201
CLEARWATER, FL 33761-2656
727-446-5721

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1980	Number Of Units: 30
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 8.60 ft
Property Description: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, THREE OR MORE FLOORS	Replacement Cost: \$ 10,025,500

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 7,500,000	\$ 1,250	\$ 40,790.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -10,168.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 30,697.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -26,299.00
Discounted Premium:	\$ 4,398.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 792.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 1,140.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 6,580.00
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Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 8704744273



ASSURANT[®]

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 02/09/2024 (12:01 a.m.) to 02/09/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 8704744276

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

EXCELSIOR BEACH TO BAY CONDO
6263 MIDNIGHT PASS RD
SARASOTA, FL 34242-2319

Loan Number:

Producer Number: 70001-06413-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

6267 MIDNIGHT PASS RD BLDG 5
SARASOTA, FL 34242-2321

Loan Number:

Other / Loss Payee:

For Service Please Contact:

THE HILB GROUP OF FLORIDA, LLC
28100 US HIGHWAY 19 N STE 201
CLEARWATER, FL 33761-2656
727-446-5721

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1980	Number Of Units: 32
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.30 ft
Property Description: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, THREE OR MORE FLOORS	Replacement Cost: \$ 9,468,500

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 8,000,000	\$ 1,250	\$ 38,524.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -9,602.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 28,997.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -24,441.00
Discounted Premium:	\$ 4,556.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 820.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 1,180.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 6,806.00
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Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 8704744276



ASSURANT[®]

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 02/09/2024 (12:01 a.m.) to 02/09/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 8704744277

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

EXCELSIOR BEACH TO BAY CONDO
6263 MIDNIGHT PASS RD
SARASOTA, FL 34242-2319

Loan Number:

Producer Number: 70001-06413-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

6285 MIDNIGHT PASS RD BLDG 4
SARASOTA, FL 34242-2322

Loan Number:

Other / Loss Payee:

For Service Please Contact:

THE HILB GROUP OF FLORIDA, LLC
28100 US HIGHWAY 19 N STE 201
CLEARWATER, FL 33761-2656
727-446-5721

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1980	Number Of Units: 32
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.20 ft
Property Description: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, THREE OR MORE FLOORS	Replacement Cost: \$ 9,468,500

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 8,000,000	\$ 1,250	\$ 35,124.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -8,752.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 26,447.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -21,891.00
Discounted Premium:	\$ 4,556.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 820.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 1,180.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 6,806.00
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Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 8704744277



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 02/09/2024 (12:01 a.m.) to 02/09/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 8704744280

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

EXCELSIOR BEACH TO BAY CONDO
6263 MIDNIGHT PASS RD
SARASOTA, FL 34242-2319

Loan Number:

Producer Number: 70001-06413-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

6265 MIDNIGHT PASS RD BLDG 3
SARASOTA, FL 34242-2320

Loan Number:

Other / Loss Payee:

For Service Please Contact:

THE HILB GROUP OF FLORIDA, LLC
28100 US HIGHWAY 19 N STE 201
CLEARWATER, FL 33761-2656
727-446-5721

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1980	Number Of Units: 22
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.20 ft
Property Description: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, THREE OR MORE FLOORS	Replacement Cost: \$ 6,697,900

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 5,500,000	\$ 1,250	\$ 31,433.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -7,829.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 23,679.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -20,375.00
Discounted Premium:	\$ 3,304.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 595.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 980.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 5,129.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 8704744280



ASSURANT[®]

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 02/09/2024 (12:01 a.m.) to 02/09/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 8704744281

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

EXCELSIOR BEACH TO BAY CONDO
6263 MIDNIGHT PASS RD
SARASOTA, FL 34242-2319

Loan Number:

Producer Number: 70001-06413-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

6287 MIDNIGHT PASS RD BLDG 2
SARASOTA, FL 34242-2323

Loan Number:

Other / Loss Payee:

For Service Please Contact:

THE HILB GROUP OF FLORIDA, LLC
28100 US HIGHWAY 19 N STE 201
CLEARWATER, FL 33761-2656
727-446-5721

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1980	Number Of Units: 22
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.20 ft
Property Description: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, THREE OR MORE FLOORS	Replacement Cost: \$ 6,697,900

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 5,500,000	\$ 1,250	\$ 22,954.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -5,709.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 17,320.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -14,016.00
Discounted Premium:	\$ 3,304.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 595.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 980.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 5,129.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 8704744281



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 02/09/2024 (12:01 a.m.) to 02/09/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 9904744287

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

EXCELSIOR BEACH TO BAY CONDO
6263 MIDNIGHT PASS RD
SARASOTA, FL 34242-2319

Loan Number:

Producer Number: 70001-06413-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

6263 MIDNIGHT PASS RD BLDG 1
SARASOTA, FL 34242-2319

Loan Number:

Other / Loss Payee:

For Service Please Contact:

THE HILB GROUP OF FLORIDA, LLC
28100 US HIGHWAY 19 N STE 201
CLEARWATER, FL 33761-2656
727-446-5721

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1980	Number Of Units: 20
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.20 ft
Property Description: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, THREE OR MORE FLOORS	Replacement Cost: \$ 7,098,300

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 5,000,000	\$ 1,250	\$ 27,105.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ 0.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 27,180.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -21,471.00
Discounted Premium:	\$ 5,709.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 1,028.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 940.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 7,927.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
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