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SUNFISH BAY CONDO ASSOC INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086



This information is now available on assurantflood.com
Visit Flood Insurance on My Accounts to view a copy of your declarations page.

RECEIVED
JAN 17 2025
By _____



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"The Insurer" under this Policy is American Bankers Insurance Company of Florida.



SECRETARY



PRESIDENT

This Policy together with the Declarations Page, Policy Booklet and Endorsements, if any, complete the Policy.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

PO Box 4276

Clinton, IA 52733-4276

Flood Insurance Policy

NOTICE TO POLICYHOLDERS

The Flood Insurance Policy is written in accordance with the coverages, rules and rates mandated by the Federal Emergency Management Agency. Flood Insurance may differ from those provided by a Homeowners/Commercial Insurance Policy.



American Bankers Insurance Company of Florida

Flood Service Center
PO Box 4276
Clinton, IA 52733-4276



For Policy Service

Phone: 1-800-423-4403
Fax: 1-714-712-3842



For Claims Service

Phone: 1-800-423-4403, option 3
Fax: 1-866-892-3066



ASSURANT[®]

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Information We May Disclose or Share and With Whom

We may lawfully share customer information with other entities as needed to deliver products and services to you, provide customer service or handle your account.

Disclosures Permitted by Law

We share customer information as described above and as permitted by law.

Disclosures for Joint Marketing and Servicing

We may lawfully share customer information with persons or organizations inside or outside our family of companies that perform marketing services for us or with whom we have joint marketing agreements.

Information Regarding Former Customers

We treat the information of prospective and former customers in the same manner as existing customers with respect to the use of personal information.

Our Security Procedures

We restrict access to customer information to those employees whom we know have a valid business purpose to have access to such data. We maintain physical, electronic and procedural safeguards. We require those who provide services for us and to whom we provide your data to keep your information safeguarded and confidential.

Changes to This Privacy Notice

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The following companies underwrite or market services under the Assurant service mark and adhere to this Privacy Notice. We value our relationship with you. Should you have any questions about our Privacy Notice, please write to us at The Assurant Privacy Office, 260 Interstate N Circle SE, Atlanta, Georgia 30339.

Affiliates:

American Bankers Insurance Company of Florida
American Bankers Life Assurance Company of Florida
American Memorial Life Insurance Company®
American Security Insurance Company
Caribbean American Life Assurance Company
Caribbean American Property Insurance Company
Consumer Program Administrators, Inc. (CPI) Dealers
Performance, Inc. (DPI)
John Alden Life Insurance Company

National Product Care Company (NPCC)
Reliable Lloyds Insurance Company
Service Plan, Inc. (SPI)
Standard Guaranty Insurance Company Union
Security Insurance Company
Union Security Life Insurance Company of
New York Voyager Indemnity Insurance
Company Virginia Surety Company, Inc. (VSC)



ASSURANT®

Privacy Notice

You are a valued customer and we strive to meet your privacy concerns. We want to make sure your personal information is protected and that you understand the policies that protect you. Assurant companies and other insurers that operate under this Privacy Notice (“We”) provide various insurance products, including pre-funded funeral insurance, mobile insurance, credit insurance, and membership products. Our products may be sold directly to individuals, sold through our agents or offered on behalf of other companies. These other companies may be banks, finance companies, retailers, utilities, automobile dealers, manufactured housing, mortgage companies or funeral homes.

Pursuant to the United States Gramm-Leach Bliley Act, companies that qualify as financial institutions must provide their customers with a Privacy Notice on an annual basis. If you have asked not to be solicited, that request is still in effect. You do not need to contact us again. **This is not a solicitation.** You do not need to respond.

This Privacy Notice gives you examples of the types of data we lawfully collect, use, share or disclose; and the kinds of companies with whom we may lawfully share such data. These examples serve only as illustrations; they should not be considered all of the data we may lawfully collect, use or share. Below is our privacy pledge to you:

Our Privacy Principles:

- We do not sell your personal information.
- We do not share your personal information with anyone outside the Assurant family of affiliated companies unless you expressly authorize the sharing, or it is permitted or required by law.
- We do not allow those with whom we do business to use our customer information for their own marketing purposes unless there is a valid joint marketing agreement.
- We will not collect, use, share or disclose any of your information if prohibited by law.
- We contractually require any person or business providing products or services on our behalf to safeguard our customer information.

Information We May Collect

The level of information we may collect varies depending upon the type of services and products we offer you. Here are some examples of the types of information we may collect and how we gather it:

- From you (or provided to us on your behalf), on applications and other forms you submit to us; for example: your name, address, social security number, telephone number, employer and income.
- From your transactions with our companies or other non-affiliated parties; for example: your name, address, telephone number, age, credit card use, insurance coverage, transaction history, claims history and premiums.
- From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness. However, we will not use your credit score, credit report or any other credit-related information in jurisdictions where it is prohibited by law.
- From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected **only** if we need to find out if you are eligible for coverage, process claims or prevent fraud, as authorized by you or as the law may permit or require. **NOTE:** We collect health data **only** to manage a health-related product or service; for example: life or disability insurance, for which you applied, or as otherwise permitted by law.
- From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract and claim information.
- From your visits to our internet websites; for example: session number and user ID. By reviewing our Online Privacy Policy along with the Legal Notice, Terms of Use, Site Agreement or similarly named link appearing on any of our websites, you may learn of any “cookies” utilized by us and of any additional information that may be collected from you on that site.



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ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 01/15/2025 (12:01 a.m.) to 01/15/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7800409638

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SUNFISH BAY CONDO ASSOC INC
C/O AMERITECH
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 70001-01554-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

1111 N BAYSHORE BLVD BLDG F
CLEARWATER, FL 33759

Loan Number:

Other / Loss Payee:

For Service Please Contact:

FOUNDATION RISK PARTNERS CORP
DBA ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE, FL 33772-4111
727-393-5000

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 12/31/1974
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, TWO FLOORS

Number Of Units: 11
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.00 ft
Replacement Cost: \$ 3,610,400

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	\$ 2,750,000	\$ 1,250	\$ 17,834.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -3,543.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 14,366.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -5,263.00
Discounted Premium: \$ 9,103.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 1,639.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 517.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

\$ 11,509.00

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: 7800409638

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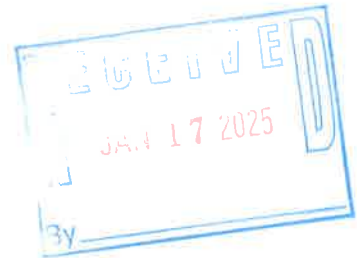


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Jeanne Aragon Cruz

SECRETARY

Neil Canning

PRESIDENT

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AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

PO Box 4276

Clinton, IA 52733-4276

Flood Insurance Policy

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Clinton, IA 52733-4276



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Fax: 1-714-712-3842



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ASSURANT®

02 OF 03 / 002491

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American Bankers Insurance Company of Florida	National Product Care Company (NPCC)
American Bankers Life Assurance Company of Florida	Reliable Lloyds Insurance Company
American Memorial Life Insurance Company®	Service Plan, Inc. (SPI)
American Security Insurance Company	Standard Guaranty Insurance Company Union
Caribbean American Life Assurance Company	Security Insurance Company
Caribbean American Property Insurance Company	Union Security Life Insurance Company of
Consumer Program Administrators, Inc. (CPI) Dealers	New York Voyager Indemnity Insurance
Performance, Inc. (DPI)	Company Virginia Surety Company, Inc. (VSC)
John Alden Life Insurance Company	



Privacy Notice

You are a valued customer and we strive to meet your privacy concerns. We want to make sure your personal information is protected and that you understand the policies that protect you. Assurant companies and other insurers that operate under this Privacy Notice (“We”) provide various insurance products, including pre-funded funeral insurance, mobile insurance, credit insurance, and membership products. Our products may be sold directly to individuals, sold through our agents or offered on behalf of other companies. These other companies may be banks, finance companies, retailers, utilities, automobile dealers, manufactured housing, mortgage companies or funeral homes.

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- We will not collect, use, share or disclose any of your information if prohibited by law.
- We contractually require any person or business providing products or services on our behalf to safeguard our customer information.

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- From you (or provided to us on your behalf), on applications and other forms you submit to us; for example: your name, address, social security number, telephone number, employer and income.
- From your transactions with our companies or other non-affiliated parties; for example: your name, address, telephone number, age, credit card use, insurance coverage, transaction history, claims history and premiums.
- From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness. However, we will not use your credit score, credit report or any other credit-related information in jurisdictions where it is prohibited by law.
- From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected **only** if we need to find out if you are eligible for coverage, process claims or prevent fraud, as authorized by you or as the law may permit or require. **NOTE:** We collect health data **only** to manage a health-related product or service; for example: life or disability insurance, for which you applied, or as otherwise permitted by law.
- From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract and claim information.
- From your visits to our internet websites; for example: session number and user ID. By reviewing our Online Privacy Policy along with the Legal Notice, Terms of Use, Site Agreement or similarly named link appearing on any of our websites, you may learn of any “cookies” utilized by us and of any additional information that may be collected from you on that site.





ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 01/15/2025 (12:01 a.m.) to 01/15/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7800409661

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SUNFISH BAY CONDO ASSOC INC
C/O AMERITECH
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 70001-01554-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

1111 N BAYSHORE BLVD BLDG E
CLEARWATER, FL 33759

Loan Number:

Other / Loss Payee:

For Service Please Contact:

FOUNDATION RISK PARTNERS CORP
DBA ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE, FL 33772-4111
727-393-5000

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 12/31/1974
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, TWO FLOORS

Number Of Units: 12
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.10 ft
Replacement Cost: \$ 3,852,200

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	\$ 3,000,000	\$ 1,250	\$ 10,945.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -2,165.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 8,855.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -3,917.00
Discounted Premium: \$ 4,938.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 889.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 564.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

\$ 6,641.00

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: 7800409661

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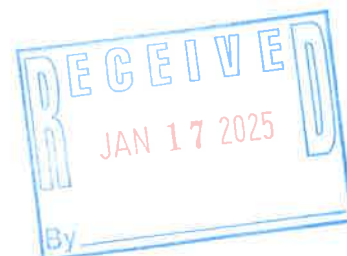


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PRESIDENT

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AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

PO Box 4276

Clinton, IA 52733-4276

Flood Insurance Policy

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American Bankers Insurance Company of Florida

Flood Service Center

PO Box 4276

Clinton, IA 52733-4276



For Policy Service

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ASSURANT[®]

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Caribbean American Property Insurance Company
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John Alden Life Insurance Company

National Product Care Company (NPCC)
Reliable Lloyds Insurance Company
Service Plan, Inc. (SPI)
Standard Guaranty Insurance Company Union
Security Insurance Company
Union Security Life Insurance Company of
New York Voyager Indemnity Insurance
Company Virginia Surety Company, Inc. (VSC)



ASSURANT®

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- From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness. However, we will not use your credit score, credit report or any other credit-related information in jurisdictions where it is prohibited by law.
- From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected **only** if we need to find out if you are eligible for coverage, process claims or prevent fraud, as authorized by you or as the law may permit or require. NOTE: We collect health data **only** to manage a health-related product or service; for example: life or disability insurance, for which you applied, or as otherwise permitted by law.
- From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract and claim information.
- From your visits to our internet websites; for example: session number and user ID. By reviewing our Online Privacy Policy along with the Legal Notice, Terms of Use, Site Agreement or similarly named link appearing on any of our websites, you may learn of any “cookies” utilized by us and of any additional information that may be collected from you on that site.





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Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

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NAIC: 10111

Policy Number: 7800409596

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SUNFISH BAY CONDO ASSOC INC
C/O AMERITECH
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 70001-01554-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

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CLEARWATER, FL 33759

Loan Number:

Other / Loss Payee:

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727-393-5000

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 12/31/1974
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, TWO FLOORS

Number Of Units: 11
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.10 ft
Replacement Cost: \$ 3,391,400

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COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 2,750,000	\$ 1,250	\$ 16,611.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -3,299.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 13,387.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -8,515.00
Discounted Premium: \$ 4,872.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 877.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 517.00

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NFIP POLICY NUMBER: 7800409596

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P.O. Box 4276, Clinton, IA 52733-4276

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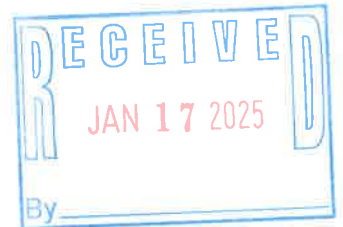


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PO Box 4276

Clinton, IA 52733-4276



For Policy Service

Phone: 1-800-423-4403

Fax: 1-714-712-3842



For Claims Service

Phone: 1-800-423-4403, option 3

Fax: 1-866-892-3066



ASSURANT[®]

02 OF 03 / 002479

Information We May Disclose or Share and With Whom

We may lawfully share customer information with other entities as needed to deliver products and services to you, provide customer service or handle your account.

Disclosures Permitted by Law

We share customer information as described above and as permitted by law.

Disclosures for Joint Marketing and Servicing

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Information Regarding Former Customers

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Our Security Procedures

We restrict access to customer information to those employees whom we know have a valid business purpose to have access to such data. We maintain physical, electronic and procedural safeguards. We require those who provide services for us and to whom we provide your data to keep your information safeguarded and confidential.

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Affiliates:

American Bankers Insurance Company of Florida	National Product Care Company (NPCC)
American Bankers Life Assurance Company of Florida	Reliable Lloyds Insurance Company
American Memorial Life Insurance Company®	Service Plan, Inc. (SPI)
American Security Insurance Company	Standard Guaranty Insurance Company Union
Caribbean American Life Assurance Company	Security Insurance Company
Caribbean American Property Insurance Company	Union Security Life Insurance Company of
Consumer Program Administrators, Inc. (CPI) Dealers	New York Voyager Indemnity Insurance
Performance, Inc. (DPI)	Company Virginia Surety Company, Inc. (VSC)
John Alden Life Insurance Company	



Privacy Notice

You are a valued customer and we strive to meet your privacy concerns. We want to make sure your personal information is protected and that you understand the policies that protect you. Assurant companies and other insurers that operate under this Privacy Notice (“We”) provide various insurance products, including pre-funded funeral insurance, mobile insurance, credit insurance, and membership products. Our products may be sold directly to individuals, sold through our agents or offered on behalf of other companies. These other companies may be banks, finance companies, retailers, utilities, automobile dealers, manufactured housing, mortgage companies or funeral homes.

Pursuant to the United States Gramm-Leach Bliley Act, companies that qualify as financial institutions must provide their customers with a Privacy Notice on an annual basis. If you have asked not to be solicited, that request is still in effect. You do not need to contact us again. **This is not a solicitation.** You do not need to respond.

This Privacy Notice gives you examples of the types of data we lawfully collect, use, share or disclose; and the kinds of companies with whom we may lawfully share such data. These examples serve only as illustrations; they should not be considered all of the data we may lawfully collect, use or share. Below is our privacy pledge to you:

Our Privacy Principles:

- We do not sell your personal information.
- We do not share your personal information with anyone outside the Assurant family of affiliated companies unless you expressly authorize the sharing, or it is permitted or required by law.
- We do not allow those with whom we do business to use our customer information for their own marketing purposes unless there is a valid joint marketing agreement.
- We will not collect, use, share or disclose any of your information if prohibited by law.
- We contractually require any person or business providing products or services on our behalf to safeguard our customer information.

Information We May Collect

The level of information we may collect varies depending upon the type of services and products we offer you. Here are some examples of the types of information we may collect and how we gather it:

- From you (or provided to us on your behalf), on applications and other forms you submit to us; for example: your name, address, social security number, telephone number, employer and income.
- From your transactions with our companies or other non-affiliated parties; for example: your name, address, telephone number, age, credit card use, insurance coverage, transaction history, claims history and premiums.
- From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness. However, we will not use your credit score, credit report or any other credit-related information in jurisdictions where it is prohibited by law.
- From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected **only** if we need to find out if you are eligible for coverage, process claims or prevent fraud, as authorized by you or as the law may permit or require. NOTE: We collect health data **only** to manage a health-related product or service; for example: life or disability insurance, for which you applied, or as otherwise permitted by law.
- From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract and claim information.
- From your visits to our internet websites; for example: session number and user ID. By reviewing our Online Privacy Policy along with the Legal Notice, Terms of Use, Site Agreement or similarly named link appearing on any of our websites, you may learn of any “cookies” utilized by us and of any additional information that may be collected from you on that site.





ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 01/15/2025 (12:01 a.m.) to 01/15/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7800409570

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SUNFISH BAY CONDO ASSOC INC
C/O AMERITECH
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 70001-01554-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

1111 N BAYSHORE BLVD BLDG B
CLEARWATER, FL 33759

Loan Number:

Other / Loss Payee:

For Service Please Contact:

FOUNDATION RISK PARTNERS CORP
DBA ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE, FL 33772-4111
727-393-5000

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 12/31/1974
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, TWO FLOORS

Number Of Units: 12
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.00 ft
Replacement Cost: \$ 3,342,700

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	\$ 3,000,000	\$ 1,250	\$ 17,558.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -3,488.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 14,145.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -7,605.00
Discounted Premium: \$ 6,540.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 1,177.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 564.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

\$ 8,531.00

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: 7800409570

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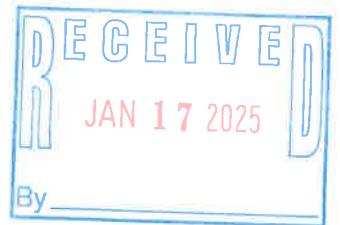


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SUNFISH BAY CONDO ASSOC INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086



This information is now available on assurantflood.com
Visit Flood Insurance on My Accounts to view a copy of your declarations page.



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"The Insurer" under this Policy is American Bankers Insurance Company of Florida.



SECRETARY



PRESIDENT

This Policy together with the Declarations Page, Policy Booklet and Endorsements, if any, complete the Policy.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

PO Box 4276

Clinton, IA 52733-4276

Flood Insurance Policy

NOTICE TO POLICYHOLDERS

The Flood Insurance Policy is written in accordance with the coverages, rules and rates mandated by the Federal Emergency Management Agency. Flood Insurance may differ from those provided by a Homeowners/Commercial Insurance Policy.



American Bankers Insurance Company of Florida

Flood Service Center

PO Box 4276

Clinton, IA 52733-4276



For Policy Service

Phone: 1-800-423-4403

Fax: 1-714-712-3842



For Claims Service

Phone: 1-800-423-4403, option 3

Fax: 1-866-892-3066



ASSURANT[®]

02 OF 03 / 002476

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Information We May Disclose or Share and With Whom

We may lawfully share customer information with other entities as needed to deliver products and services to you, provide customer service or handle your account.

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American Bankers Insurance Company of Florida
American Bankers Life Assurance Company of Florida
American Memorial Life Insurance Company®
American Security Insurance Company
Caribbean American Life Assurance Company
Caribbean American Property Insurance Company
Consumer Program Administrators, Inc. (CPI) Dealers
Performance, Inc. (DPI)
John Alden Life Insurance Company

National Product Care Company (NPCC)
Reliable Lloyds Insurance Company
Service Plan, Inc. (SPI)
Standard Guaranty Insurance Company Union
Security Insurance Company
Union Security Life Insurance Company of
New York Voyager Indemnity Insurance
Company Virginia Surety Company, Inc. (VSC)



ASSURANT®

Privacy Notice

You are a valued customer and we strive to meet your privacy concerns. We want to make sure your personal information is protected and that you understand the policies that protect you. Assurant companies and other insurers that operate under this Privacy Notice (“We”) provide various insurance products, including pre-funded funeral insurance, mobile insurance, credit insurance, and membership products. Our products may be sold directly to individuals, sold through our agents or offered on behalf of other companies. These other companies may be banks, finance companies, retailers, utilities, automobile dealers, manufactured housing, mortgage companies or funeral homes.

Pursuant to the United States Gramm-Leach Bliley Act, companies that qualify as financial institutions must provide their customers with a Privacy Notice on an annual basis. If you have asked not to be solicited, that request is still in effect. You do not need to contact us again. **This is not a solicitation.** You do not need to respond.

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- We will not collect, use, share or disclose any of your information if prohibited by law.
- We contractually require any person or business providing products or services on our behalf to safeguard our customer information.

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- From you (or provided to us on your behalf), on applications and other forms you submit to us; for example: your name, address, social security number, telephone number, employer and income.
- From your transactions with our companies or other non-affiliated parties; for example: your name, address, telephone number, age, credit card use, insurance coverage, transaction history, claims history and premiums.
- From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness. However, we will not use your credit score, credit report or any other credit-related information in jurisdictions where it is prohibited by law.
- From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected **only** if we need to find out if you are eligible for coverage, process claims or prevent fraud, as authorized by you or as the law may permit or require. NOTE: We collect health data **only** to manage a health-related product or service; for example: life or disability insurance, for which you applied, or as otherwise permitted by law.
- From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract and claim information.
- From your visits to our internet websites; for example: session number and user ID. By reviewing our Online Privacy Policy along with the Legal Notice, Terms of Use, Site Agreement or similarly named link appearing on any of our websites, you may learn of any “cookies” utilized by us and of any additional information that may be collected from you on that site.





ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 01/15/2025 (12:01 a.m.) to 01/15/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7800409315

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SUNFISH BAY CONDO ASSOC INC
C/O AMERITECH
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 70001-01554-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

1111 N BAYSHORE BLVD BLDG A
CLEARWATER, FL 33759

Loan Number:

Other / Loss Payee:

For Service Please Contact:

FOUNDATION RISK PARTNERS CORP
DBA ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE, FL 33772-4111
727-393-5000

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 12/31/1974
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, TWO FLOORS

Number Of Units: 12
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.00 ft
Replacement Cost: \$ 4,940,200

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	\$ 3,000,000	\$ 1,250	\$ 21,440.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -4,264.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 17,251.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -10,711.00
Discounted Premium: \$ 6,540.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 1,177.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 564.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

\$ 8,531.00

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: 7800409315

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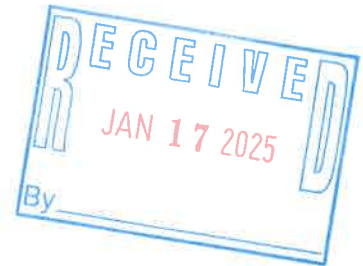


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24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086



This information is now available on assurantflood.com
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"The Insurer" under this Policy is American Bankers Insurance Company of Florida.



SECRETARY



PRESIDENT

This Policy together with the Declarations Page, Policy Booklet and Endorsements, if any, complete the Policy.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

PO Box 4276

Clinton, IA 52733-4276

Flood Insurance Policy

NOTICE TO POLICYHOLDERS

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American Bankers Insurance Company of Florida

Flood Service Center

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Clinton, IA 52733-4276



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ASSURANT[®]

02 OF 03 / 002488

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Reliable Lloyds Insurance Company
Service Plan, Inc. (SPI)
Standard Guaranty Insurance Company Union
Security Insurance Company
Union Security Life Insurance Company of
New York Voyager Indemnity Insurance
Company Virginia Surety Company, Inc. (VSC)



ASSURANT®

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- From your transactions with our companies or other non-affiliated parties; for example: your name, address, telephone number, age, credit card use, insurance coverage, transaction history, claims history and premiums.
- From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness. However, we will not use your credit score, credit report or any other credit-related information in jurisdictions where it is prohibited by law.
- From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected **only** if we need to find out if you are eligible for coverage, process claims or prevent fraud, as authorized by you or as the law may permit or require. **NOTE:** We collect health data **only** to manage a health-related product or service; for example: life or disability insurance, for which you applied, or as otherwise permitted by law.
- From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract and claim information.
- From your visits to our internet websites; for example: session number and user ID. By reviewing our Online Privacy Policy along with the Legal Notice, Terms of Use, Site Agreement or similarly named link appearing on any of our websites, you may learn of any “cookies” utilized by us and of any additional information that may be collected from you on that site.





ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declaration Page is part of your Policy.

Policy Term: 01/15/2025 (12:01 a.m.) to 01/15/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7800409646

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SUNFISH BAY CONDO ASSOC INC
C/O AMERITECH
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 70001-01554-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

1111 N BAYSHORE BLVD BLDG D
CLEARWATER, FL 33759

Loan Number:

Other / Loss Payee:

For Service Please Contact:

FOUNDATION RISK PARTNERS CORP
DBA ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE, FL 33772-4111
727-393-5000

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 12/31/1974
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, TWO FLOORS

Number Of Units: 8
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.00 ft
Replacement Cost: \$ 2,381,000

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	\$ 2,000,000	\$ 1,250	\$ 13,374.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,651.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 10,798.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -4,175.00
Discounted Premium: \$ 6,623.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 1,192.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 376.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 8,441.00

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: 7800409646