PHILADELPHIA INSURANCE COMPANIES
A Member of the Tokio Marine Group

THE TURNER INSURANCE ADVISOR GROUP LLC
2121 NE COACHMAN RD
CLEARWATER, FL 337652617

Agency Phone: (727) 442-0012

NFIP Policy Number: 5010017861
Company Policy Number: 5010017861
Agent: MARTIN TURNER

Payor: INSURED
Policy Term: 02/10/2026 12:01 AM - 02/10/2027 12:01 AM
Policy Form: RCBAP

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

NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

HARBOR POINTE CONDO ASSN
C/O CIRACONNECT
PO BOX 803555
DALLAS, TX 75380-3555

INSURED NAME(S) AND MAILING ADDRESS

HARBOR POINTE CONDO ASSN
C/O CIRACONNECT
PO BOX 803555
DALLAS, TX 75380-3555

COMPANY MAILING ADDRESS

PHILADELPHIA INDEMNITY INSURANCE COMPANY
PO BOX 200584
DALLAS, TX 75320-0584

INSURED PROPERTY LOCATION

460 S PAULA DR
DUNEDIN, FL 34698-2018

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 34 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 2 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: $8,682,447.00
DATE OF CONSTRUCTION: 01/01/1983
CURRENT FLOOD ZONE: AE
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

	COVERAGE	DEDUCTIBLE
BUILDING:	**$8,500,000**	**$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 TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	$100,586.00
CONTENTS PREMIUM:	$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($0.00)
COMMUNITY RATING SYSTEM REDUCTION:	($25,117.00)
FULL RISK PREMIUM:	**$75,544.00**
ANNUAL INCREASE CAP DISCOUNT:	($60,811.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$14,733.00**
RESERVE FUND ASSESSMENT:	$2,652.00
HFIAA SURCHARGE:	$250.00
FEDERAL POLICY FEE:	$1,220.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$18,855.00**

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

Printed 01/21/2026