



**Agent Contact Information**  
 Atlas Mortgage & Ins Co Inc  
 7120 Beneva Rd  
 Sarasota, FL 34238-2804  
 (941) 366-8424  
**Insurer NAIC Number** 23248

**Policy Number** 87045789862023  
**NFIP Policy Number** 8704578986  
**Policy Term** 02/02/2023 12:01 AM - 02/02/2024 12:01 AM  
**Policy Form** RCBAP  
**Policy Declarations Type** Renewal Policy Declarations  
**Payor** Insured  
**Rate Category** Rating Engine

Occidental Fire & Casualty of NC

## Flood Insurance Policy Declarations

### THIS IS NOT A BILL

#### Insured Name and Mailing Address

THE HAMMOCKS VILLAS  
 8660 AMBERJACK CIR  
 ENGLEWOOD, FL 34224-9116

#### Property Location

10620 LEMON CREEK LOOP BLDG  
 A-2  
 ENGLEWOOD, FL 34224-9187

### COVERAGE AND RATING

	Coverage	Deductible	Premium Details	
<b>Building</b>	\$1,000,000	\$5,000	Building Premium	\$14,374
<b>Contents</b>	\$0	\$0	Contents Premium	\$0

ICC Premium	\$75
Mitigation Discounts	(-\$0)
CRS Discount	(-\$2,851)
<b>Full-Risk Premium</b>	<b><u>\$11,598</u></b>

### PROPERTY INFORMATION

<b>Flood Zone</b>	AE
<b>Primary Residence</b>	No
<b>Building Occupancy</b>	Res. Condo Building
<b>Building Description</b>	Res. Condo Building
<b>Building Description Detail</b>	
<b>First Floor Height</b>	4.2 Feet
<b>Method Used for 1st Floor Height</b>	EC
<b>Property Description</b>	Slab on Grade, 2 Floors, Masonry
<b>Date of Const/Substantial Imp</b>	01/01/2006
<b>Replacement Cost Value</b>	\$1,548,045
<b>Prior NFIP Claims</b>	0 claims
<b>Number of Units</b>	4

<u>Statutory Discounts</u>	
Annual Increase Cap Discount	(-\$7,725)
Pre-FIRM Discount	(-\$0)
Newly Mapped Discount	(-\$0)
Other Statutory Discounts	(-\$0)
<b>Discounted Premium</b>	<b><u>\$3,873</u></b>

<u>Fees and Surcharges</u>	
Reserve Fund Assessment	\$697
HFIAA Surcharge	\$250
Federal Policy Fee	\$188
Probation Surcharge	\$0
<b>Total Annual Premium</b>	<b>\$5,008</b>

*Effective 4/1/2022, the NFIP implemented a new pricing methodology, Risk Rating 2.0 Phase II Renewals. Some property information on your policy may have been updated. Please contact your flood insurance agent to ensure you have the most accurate and up to date property information.*

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

### MORTGAGE INFORMATION

Coverage limitations may apply. See your policy form for details.

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](https://www.floodsmart.gov/floodcosts).

**Policy Issued By:** Occidental Fire And Casualty Company Of Nc

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