



SEPTEMBER 26, 2025

0929 2GY393L5SI05 B:0 000411 000821 001/002 1641-1644



EASTWOOD SHORES CONDO ASSN 1 24701 US HIGHWAY 19 N STE 102 CLEARWATER FL 33763-4086

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Policy Number:

09-6820960505-00

Insured(s):

EASTWOOD SHORES CONDO ASSN 1

Property Location: 2944 LICHEN LN BLDG 13

CLEARWATER, FL 33760-4548

Flood Insurance Policy Packet

This packet includes:





• Claims Guidelines in Case of a Flood

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit https://floodportal.manageflood.com, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 866-356-6335 or flood@bankersinsurance.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

CT **03** 2025



6534 CENTRALAVE

ST PETERSBURG, FL 33707-1330

Agency Phone:

(727) 360-8190

NFIP Policy Number:

6820960505 Company Policy Number: 09-6820960505-00

Agent:

100785 MITCHELL INSURANCE SERVICES INC

Payor:

Policy Term:

09/21/2025 12:01 AM - 09/21/2026 12:01 AM

Policy Form:

To report a claim visit or call us at: https://floodportal.manageflood.com

(800) 765-9700

INSURED

RCBAP

NEW FLOOD INSURANCE POLICY DECL ARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

EASTWOOD SHORES CONDO ASSN 1 24701 US 19 N STE 102 CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS EASTWOOD SHORES CONDO ASSN 1

24701 US 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company

PO BOX 209888

DALLAS, TX 75320-9888

INSURED PROPERTY LOCATION

RATING INFORMATION

BUILDING OCCUPANCY:

RESIDENTIAL CONDOMINIUM BUILDING

NUMBER OF UNITS: PRIMARY RESIDENCE:

NO

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

4 UNITS

PROPERTY DESCRIPTION:

SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME

CONSTRUCTION

PRIOR NFIP CLAIMS:

0 CLAIM(S)

FIRST MORTGAGEE:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

RATE CATEGORY - RATING ENGINE

COVERAGE DEDUCTIBLE \$781,000 \$5,000

BUILDING: 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.

2944 LICHEN LN BLDG 13 **CLEARWATER, FL 33760-4548**

BUILDING DESCRIPTION:

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL:

REPLACEMENT COST VALUE: DATE OF CONSTRUCTION:

\$842,672.00 07/01/1974

CURRENT FLOOD ZONE:

AE

FIRST FLOOR HEIGHT (FFH): 1.0 FEET

MOST FAVORABLE FFH METHOD: FEMA DETERMINED

LOAN NO: N/A

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY: N/A

COMPONENTS OF TOTAL AMOUNT DUE **BUILDING PREMIUM:** \$4,034.00

CONTENTS PREMIUM:

\$0.00 INCREASED COST OF COMPLIANCE (ICC) PREMIUM: \$75.00

> MITIGATION DISCOUNT: COMMUNITY RATING SYSTEM REDUCTION:

(\$0.00)(\$1,566.00)

FULL RISK PREMIUM:

\$2,543.00 (\$0.00)

ANNUAL INCREASE CAP DISCOUNT:

(\$0.00)

STATUTORY DISCOUNTS:

\$2,543.00

DISCOUNTED PREMIUM:

RESERVE FUND ASSESSMENT: \$458.00

HFIAA SURCHARGE:

\$250.00 \$188.00 FEDERAL POLICY FEE:

PROBATION SURCHARGE:

\$0.00

TOTAL ANNUAL PREMIUM: \$3,439.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

& A. St. John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number:

13990

File: 32538840

Policy issued by: First Community Insurance Company

Page 1 of 1





SEPTEMBER 26, 2025

0929 2GY393L5SI05 B:0 000412 000823 001/002 1645-1648



EASTWOOD SHORES CONDO ASSN 1 24701 US HIGHWAY 19 N STE 102 CLEARWATER FL 33763-4086 իմիկենկակվիկիրընիկցիախիլեկիկանումեցի<u>ի</u>նա



Policy Number:

09-6820960514-00

Insured(s):

EASTWOOD SHORES CONDO ASSN 1

Property Location: 1844 BOUGH AVE BLDG 5

CLEARWATER, FL 33760-4506

Flood Insurance Policy Packet

This packet includes:



- A National Flood Insurance Program Summary of Coverage
- Claims Guidelines in Case of a Flood

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit https://floodportal.manageflood.com, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

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You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.



6534 CENTRAL AVE

ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190 **NFIP Policy Number:**

Company Policy Number: 09-6820960514-00

Agent:

Payor:

6820960514

100785 MITCHELL INSURANCE SERVICES INC

INSURED

09/21/2025 12:01 AM - 09/21/2026 12:01 AM Policy Term:

Policy Form: RCBAP

To report a claim visit or call us at: https://floodportal.manageflood.com

(800) 765-9700

NEW FLOOD INSURANCE POLICY DECL ARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

EASTWOOD SHORES CONDO ASSN 1 24701 US 19 N STE 102 CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS EASTWOOD SHORES CONDO ASSN 1

24701 US 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company

PO BOX 209888

DALLAS, TX 75320-9888

INSURED PROPERTY LOCATION

RATING INFORMATION

BUILDING OCCUPANCY:

RESIDENTIAL CONDOMINIUM BUILDING

NUMBER OF UNITS: PRIMARY RESIDENCE: 4 UNITS NO

PROPERTY DESCRIPTION:

SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME

CONSTRUCTION

0 CLAIM(S)

FIRST MORTGAGEE:

PRIOR NFIP CLAIMS:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

BUILDING:

RATE CATEGORY -- RATING ENGINE

COVERAGE DEDUCTIBLE \$781,000 \$5,000

CONTENTS: N/A

N/A COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

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.

1844 BOUGH AVE BLDG 5 CLEARWATER, FL 33760-4506

BUILDING DESCRIPTION:

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL:

REPLACEMENT COST VALUE:

\$842,672.00 07/01/1974

DATE OF CONSTRUCTION: CURRENT FLOOD ZONE:

AE

FIRST FLOOR HEIGHT (FFH): 1.0 FEET

MOST FAVORABLE FFH METHOD: FEMA DETERMINED

LOAN NO: N/A

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY: N/A

COMPONENTS OF TOTAL AMOUNT DUE \$4,238.00

BUILDING PREMIUM:

CONTENTS PREMIUM:

\$75.00

\$0.00

MITIGATION DISCOUNT:

INCREASED COST OF COMPLIANCE (ICC) PREMIUM:

(\$0.00)

COMMUNITY RATING SYSTEM REDUCTION: **FULL RISK PREMIUM:**

(\$1,648.00)\$2,665,00

ANNUAL INCREASE CAP DISCOUNT:

(\$0.00)

STATUTORY DISCOUNTS: (\$0.00)

DISCOUNTED PREMIUM:

\$2,665.00

RESERVE FUND ASSESSMENT: **HFIAA SURCHARGE:**

\$480.00 \$250.00

FEDERAL POLICY FEE:

\$188.00

PROBATION SURCHARGE:

\$0.00 TOTAL ANNUAL PREMIUM: \$3,583.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec

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

Insurer NAIC Number:

Zero Balance Due - This Is Not A Bill

13990

File: 32538849

Policy issued by: First Community Insurance Company

Page 1 of 1





SEPTEMBER 26, 2025

0929 2GY393L5SI05 B:0 000413 000825 001/002 1649-1652



EASTWOOD SHORES CONDO ASSN 1 24701 US HIGHWAY 19 N STE 102 CLEARWATER FL 33763-4086 լելելի ին ինկլի ինչին Մենդիկի ինչին ինչին ինչին ինչին



Policy Number:

09-6820960534-00

Insured(s):

EASTWOOD SHORES CONDO ASSN 1

Property Location: 1842 BOUGH AVE BLDG 4 CLEARWATER, FL 33760-4505

Flood Insurance Policy Packet

This packet includes:

- Your Flood Insurance Declarations Page
- A National Flood Insurance Program Summary of Goverage
- Claims Guidelines in Case of a Flood

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit https://floodportal.manageflood.com, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 866-356-6335 or flood@bankersinsurance.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.



6534 CENTRAL AVE

ST PETERSBURG, FL 33707-1330

Agency Phone:

(727) 360-8190

NFIP Policy Number: 6820960534 Company Policy Number: 09-6820960534-00

Agent:

100785 MITCHELL INSURANCE SERVICES INC

Payor: INSURED

Policy Term: 09/21/2025 12:01 AM - 09/21/2026 12:01 AM

Policy Form: RCBAP

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

visit or call us at: (800) 765-9700

NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

EASTWOOD SHORES CONDO ASSN 1 24701 US 19 N STE 102 CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

EASTWOOD SHORES CONDO ASSN 1

24701 US 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company

PO BOX 209888

DALLAS, TX 75320-9888

INSURED PROPERTY LOCATION

1842 BOUGH AVE BLDG 4 **CLEARWATER, FL 33760-4505**

BUILDING DESCRIPTION DETAIL: N/A

BUILDING DESCRIPTION:

REPLACEMENT COST VALUE:

DATE OF CONSTRUCTION:

CURRENT FLOOD ZONE:

FIRST FLOOR HEIGHT (FFH):

RATING INFORMATION

BUILDING OCCUPANCY:

RESIDENTIAL CONDOMINIUM BUILDING

NUMBER OF UNITS: PRIMARY RESIDENCE:

NO

4 UNITS

PROPERTY DESCRIPTION:

SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)

PRIOR NFIP CLAIMS:

0 CLAIM(S)

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

LOAN NO: N/A

CASE NO: N/A

\$842,672.00

07/01/1974

1.0 FEET

LOAN NO: N/A

LOAN NO: N/A

AE

MOST FAVORABLE FFH METHOD: FEMA DETERMINED

DISASTER AGENCY: N/A

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

RATE CATEGORY - RATING ENGINE

COVERAGE DEDUCTIBLE \$781,000 \$5,000

BUILDING: CONTENTS:

N/A N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM

FOR DETAILS.

YOUR PROPERTY'S NEIP 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: CONTENTS PREMIUM:

INCREASED COST OF COMPLIANCE (ICC) PREMIUM:

MITIGATION DISCOUNT:

(\$0.00)

\$4,241.00

\$0.00

\$75.00

COMMUNITY RATING SYSTEM REDUCTION:

FULL RISK PREMIUM:

(\$1,649.00)\$2,667,00

ANNUAL INCREASE CAP DISCOUNT:

(\$0.00)

STATUTORY DISCOUNTS:

(\$0.00)

DISCOUNTED PREMIUM:

\$2,667.00 RESERVE FUND ASSESSMENT: \$480.00

HFIAA SURCHARGE: \$250.00

FEDERAL POLICY FEE: PROBATION SURCHARGE:

\$188.00 \$0.00

\$3,585.00 **TOTAL ANNUAL PREMIUM:**

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If regulred by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Insurer NAIC Number:

Zero Balance Due - This Is Not A Bill

13990

File: 32538851

Page 1 of 1



Printed 09/26/2025

Policy issued by: First Community Insurance Company





SEPTEMBER 26, 2025

0929 2GY393L5SI05 B:0 000414 000827 001/002 1653-1656





Policy Number: 09-6820960543-00

Insured(s): EASTWOOD SHORES CONDO ASSN 1

Property Location: 1846 BOUGH AVE BLDG 6

CLEARWATER, FL 33760-4507



Flood Insurance Policy Packet

This packet includes:

- Your Flood Insurance Declarations Page
- A National Flood Insurance Program Summary of Coverage
- Claims Guidelines in Case of a Flood

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You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.



6534 CENTRAL AVE

ST PETERSBURG, FL 33707-1330

Agency Phone:

(727) 360-8190

NFIP Policy Number:

6820960543 Company Policy Number: 09-6820960543-00

Agent:

100785 MITCHELL INSURANCE SERVICES INC

Payor: **INSURED**

Policy Term:

09/21/2025 12:01 AM - 09/21/2026 12:01 AM

RCBAP Policy Form:

To report a claim visit or call us at: https://floodportal.manageflood.com (800) 765-9700

NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

EASTWOOD SHORES CONDO ASSN 1 24701 US 19 N C O AMERITECH POPERTY MGMT CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

EASTWOOD SHORES CONDO ASSN 1

24701 US 19 N C O AMERITECH POPERTY MGMT

CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company

PO BOX 209888

DALLAS, TX 75320-9888

INSURED PROPERTY LOCATION

1846 BOUGH AVE BLDG 6 CLEARWATER, FL 33760-4507

BUILDING DESCRIPTION DETAIL: N/A

BUILDING DESCRIPTION:

REPLACEMENT COST VALUE:

DATE OF CONSTRUCTION:

CURRENT FLOOD ZONE:

FIRST FLOOR HEIGHT (FFH):

RATING INFORMATION

BUILDING OCCUPANCY:

RESIDENTIAL CONDOMINIUM BUILDING

NUMBER OF UNITS: PRIMARY RESIDENCE:

NO

4 UNITS

PROPERTY DESCRIPTION:

SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME

CONSTRUCTION

PRIOR NFIP CLAIMS:

0 CLAIM(S)

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

BUILDING:

AE

MOST FAVORABLE FFH METHOD: FEMA DETERMINED

LOAN NO: N/A

LOAN NO: N/A

\$842,672.00

07/01/1974

1.0 FEET

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY: N/A

RATE CATEGORY - RATING ENGINE

COVERAGE DEDUCTIBLE \$781,000 \$5,000

CONTENTS:

N/A N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS

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COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM: \$4,385.00 **CONTENTS PREMIUM:**

INCREASED COST OF COMPLIANCE (ICC) PREMIUM:

MITIGATION DISCOUNT: (\$0.00)

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

COMMUNITY RATING SYSTEM REDUCTION:

(\$1,707.00)

\$0.00

\$75.00

(\$0.00)

FULL RISK PREMIUM:

\$2,753.00

ANNUAL INCREASE CAP DISCOUNT:

STATUTORY DISCOUNTS: (\$0.00)

DISCOUNTED PREMIUM: RESERVE FUND ASSESSMENT:

\$2,753.00 \$496.00

HFIAA SURCHARGE:

\$250.00 **FEDERAL POLICY FEE:** \$188.00

PROBATION SURCHARGE: TOTAL ANNUAL PREMIUM:

\$0.00 \$3,687.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and

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attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative. d. A. St.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec

Zero Balance Due - This Is Not A Bill

Policy issued by: First Community Insurance Company

Insurer NAIC Number:

13990

IIII File: 32538837

Page 1 of 1







SEPTEMBER 26, 2025

0929 2GY393L5SI05 B:0 000415 000829 001/002 1657-1660



EASTWOOD SHORES CONDO ASSN 1 24701 US HIGHWAY 19 N STE 102 CLEARWATER FL 33763-4086



Policy Number:

09-6820960557-00

Insured(s):

EASTWOOD SHORES CONDO ASSN 1

Property Location: 2942 LICHEN LN BLDG 12

CLEARWATER, FL 33760-1562

Flood Insurance Policy Packet

This packet includes:



- A National Flood Insurance Program Summary of Coverage
- Claims Guidelines in Case of a Flood

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6534 CENTRAL AVE

ST PETERSBURG, FL 33707-1330

Agency Phone:

(727) 360-8190

NFIP Policy Number:

6820960557 Company Policy Number: 09-6820960557-00

Agent:

100785 MITCHELL INSURANCE SERVICES INC

Payor:

Policy Term:

INSURED

09/21/2025 12:01 AM - 09/21/2026 12:01 AM

Policy Form: RCBAP

To report a claim visit or call us at: https://floodportal.manageflood.com (800) 765-9700

NEW FLOOD INSURANCE POLICY DECL ARATIONS NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

EASTWOOD SHORES CONDO ASSN 1 24701 US 19 N STE 102 CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS

EASTWOOD SHORES CONDO ASSN 1

24701 US 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company

PO BOX 209888

DALLAS, TX 75320-9888

INSURED PROPERTY LOCATION

CLEARWATER, FL 33760-1562

RATING INFORMATION

BUILDING OCCUPANCY:

RESIDENTIAL CONDOMINIUM BUILDING

NUMBER OF UNITS: PRIMARY RESIDENCE:

NO

4 UNITS

PROPERTY DESCRIPTION:

SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME

CONSTRUCTION

0 CLAIM(S)

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

PRIOR NFIP CLAIMS:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

RATE CATEGORY - RATING ENGINE

COVERAGE DEDUCTIBLE \$781,000 \$5,000

BUILDING: CONTENTS: N/A

N/A COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM

FOR DETAILS. YOUR PROPERTY'S NEIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM, TO PREVENT DELAYS IN TOUR PROPERTY S NOT FLOOD CAMES THE TOUR FOUND THE THEORY OF THE TOUR 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.

2942 LICHEN LN BLDG 12

BUILDING DESCRIPTION:

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL:

REPLACEMENT COST VALUE:

DATE OF CONSTRUCTION:

\$842,672,00 07/01/1974

CURRENT FLOOD ZONE: AE

1.0 FEET

FIRST FLOOR HEIGHT (FFH):

MOST FAVORABLE FFH METHOD: FEMA DETERMINED

LOAN NO: N/A

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY: N/A

COMPONENTS OF TOTAL AMOUNT DUE **BUILDING PREMIUM:**

CONTENTS PREMIUM:

\$4,022.00 \$0.00

INCREASED COST OF COMPLIANCE (ICC) PREMIUM:

\$75.00 (\$0.00)

MITIGATION DISCOUNT: COMMUNITY RATING SYSTEM REDUCTION:

(\$1,562.00)

FULL RISK PREMIUM:

\$2,535.00

ANNUAL INCREASE CAP DISCOUNT:

(\$0.00)(\$0.00)

STATUTORY DISCOUNTS:

DISCOUNTED PREMIUM: \$2,535,00

RESERVE FUND ASSESSMENT:

\$456.00

HFIAA SURCHARGE:

\$250.00 FEDERAL POLICY FEE: \$188.00 \$0.00

PROBATION SURCHARGE: TOTAL ANNUAL PREMIUM:

\$3,429.00

13990

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Insurer NAIC Number:

Policy issued by: First Community Insurance Company

Zero Balance Due - This Is Not A Bill

DocID: 261021983

File: 32538844

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SEPTEMBER 26, 2025

0929 2GY393L5SI05 B:0 000410 000B19 001/002 1637-1640





Policy Number:

09-6820960485-00

Insured(s):

EASTWOOD SHORES CONDO ASSN 1

Property Location: 1848 BOUGH AVE BLDG 7

CLEARWATER, FL 33760-4508

Flood Insurance Policy Packet



- Your Flood Insurance Declarations Page
- A National Flood Insurance Program Summary of Coverage
- Claims Guidelines in Case of a Flood

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit https://floodportal.manageflood.com, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 866-356-6335 or flood@bankersinsurance.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.



6534 CENTRAL AVE

ST PETERSBURG, FL 33707-1330

Agency Phone:

(727) 360-8190

NFIP Policy Number:

6820960485 Company Policy Number: 09-6820960485-00

Agent:

100785 MITCHELL INSURANCE SERVICES INC

Payor:

INSURED

09/21/2025 12:01 AM - 09/21/2026 12:01 AM Policy Term: Policy Form: RCBAP

To report a claim visit or call us at: https://floodportal.manageflood.com

(800) 765-9700

NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

EASTWOOD SHORES CONDO ASSN 1 24701 US 19 N STE 102 CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS EASTWOOD SHORES CONDO ASSN 1

24701 US 19 N STE 102 CLEARWATER, FL 33763

COMPANY MAILING ADDRESS

First Community Insurance Company

PO BOX 209888

DALLAS, TX 75320-9888

INSURED PROPERTY LOCATION

1848 BOUGH AVE BLDG 7 **CLEARWATER, FL 33760-4508**

RATING INFORMATION

BUILDING OCCUPANCY:

RESIDENTIAL CONDOMINIUM BUILDING

NUMBER OF UNITS: PRIMARY RESIDENCE: 4 UNITS

PROPERTY DESCRIPTION:

SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME

CONSTRUCTION

0 CLAIM(S)

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

PRIOR NFIP CLAIMS:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

BUILDING DESCRIPTION:

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL:

REPLACEMENT COST VALUE:

\$842,672,00

DATE OF CONSTRUCTION:

07/01/1974

CURRENT FLOOD ZONE:

AE

FIRST FLOOR HEIGHT (FFH): 1.0 FEET

MOST FAVORABLE FFH METHOD: FEMA DETERMINED

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 \$781,000 \$5,000

BUILDING: CONTENTS:

N/A N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM

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: CONTENTS PREMIUM:

\$0.00

INCREASED COST OF COMPLIANCE (ICC) PREMIUM:

\$75.00 (\$0.00)

\$4,381.00

MITIGATION DISCOUNT: COMMUNITY RATING SYSTEM REDUCTION:

(\$1,705.00)\$2,751.00

FULL RISK PREMIUM:

ANNUAL INCREASE CAP DISCOUNT:

(\$0.00)

STATUTORY DISCOUNTS:

(\$0.00)

DISCOUNTED PREMIUM: RESERVE FUND ASSESSMENT:

\$2,751.00 \$495.00

HFIAA SURCHARGE: **FEDERAL POLICY FEE:** PROBATION SURCHARGE:

\$250,00 \$188.00 \$0.00

TOTAL ANNUAL PREMIUM:

\$3,684.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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Insurer NAIC Number:

13990

File: 32538834

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