



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



BN

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



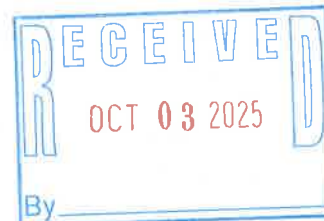
Policy Number: 09-6820960505-00

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:

- 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.

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



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
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: INSURED
Policy Term: 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 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

2944 LICHEN LN BLDG 13
CLEARWATER, FL 33760-4548

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 4 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

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

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:	\$781,000	\$5,000
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](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$4,034.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,566.00)
FULL RISK PREMIUM:	\$2,543.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,543.00
RESERVE FUND ASSESSMENT:	\$458.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$188.00
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 caused 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.

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 32538840

Page 1 of 1



DocID: 261021845

Printed 09/26/2025



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



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



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:

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



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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.

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MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330

Agency Phone: (727) 360-8190

NFIP Policy Number: 6820960514
Company Policy Number: 09-6820960514-00
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
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

1844 BOUGH AVE BLDG 5
CLEARWATER, FL 33760-4506



RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 4 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

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

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: \$781,000 \$5,000
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](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$4,238.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,648.00)
FULL RISK PREMIUM:	\$2,665.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,665.00
RESERVE FUND ASSESSMENT:	\$480.00
HFIAA SURCHARGE:	\$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.

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990

Zero Balance Due - This Is Not A Bill



File: 32538849

Page 1 of 1



DocID: 261021879

Printed 09/26/2025



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



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



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 Coverage**
- **Claims Guidelines in Case of a Flood**



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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.

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MITCHELL INSURANCE SERVICES INC
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
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

1842 BOUGH AVE BLDG 4
CLEARWATER, FL 33760-4505

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 4 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)

PRIOR NFIP CLAIMS: 0 CLAIM(S)

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:	\$781,000	\$5,000
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](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$4,241.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,649.00)
FULL RISK PREMIUM:	\$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:	\$188.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,585.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused 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.

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 32538851

Page 1 of 1



DocID: 261021982

Printed 09/26/2025



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



SEPTEMBER 26, 2025

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



EASTWOOD SHORES CONDO ASSN 1
24701 US HIGHWAY 19 N
CLEARWATER FL 33763-5008



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

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- **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.

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MITCHELL INSURANCE SERVICES INC
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
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 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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 4 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION:

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

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

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:	\$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:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,707.00)
FULL RISK PREMIUM:	\$2,753.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,753.00
RESERVE FUND ASSESSMENT:	\$496.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$188.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$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 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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Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 32538837

Page 1 of 1



DocID: 261021988

Printed 09/26/2025



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



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



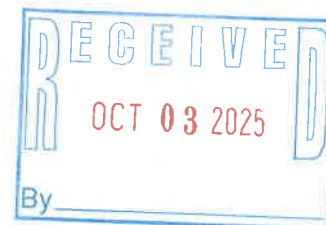
Policy Number: 09-6820960557-00

Insured(s): EASTWOOD SHORES CONDO ASSN 1
Property Location: 2942 LICHEN LN BLDG 12
CLEARWATER, FL 33760-1562

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



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MITCHELL INSURANCE SERVICES INC
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: INSURED
Policy Term: 09/21/2025 12:01 AM - 09/21/2026 12:01 AM
Policy Form: RCBAP

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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

2942 LICHEN LN BLDG 12
CLEARWATER, FL 33760-1562

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 4 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

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

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: \$781,000 \$5,000
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](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$4,022.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,562.00)
FULL RISK PREMIUM:	\$2,535.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,535.00
RESERVE FUND ASSESSMENT:	\$456.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$188.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,429.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused 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.

Policy issued by: First Community Insurance Company

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 13990



File: 32538844

Page 1 of 1



DocID: 261021983

Printed 09/26/2025



MITCHELL INSURANCE SERVICES INC
6534 CENTRAL AVE
ST PETERSBURG, FL 33707-1330



SEPTEMBER 26, 2025

0929 2GY393L5SI05 B:0 000410 000819 001/002 1637-1640



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



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

This packet includes:

- **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.

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



MITCHELL INSURANCE SERVICES INC
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
Policy Term: 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 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: 4 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

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

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:	\$781,000	\$5,000
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](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$4,381.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,705.00)
FULL RISK PREMIUM:	\$2,751.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,751.00
RESERVE FUND ASSESSMENT:	\$495.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$188.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,684.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused 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 Torre / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 13990



File: 32538834

Page 1 of 1



DocID: 261022688

Printed 09/26/2025