



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 08/18/2024 (12:01 a.m.) to 08/18/2025 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900070265

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

BORDEAUX VILLAGE CONDO ASSN 2  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01897-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

2401 GULL CT BLDG L  
CLEARWATER, FL 33762-2276

**Loan Number:**

**For Service Please Contact:**

PCS INSURANCE GROUP  
3315 HENDERSON BLVD STE 200  
TAMPA, FL 33609-2922  
813-868-1010

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1981  
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, MASONRY CONSTRUCTION

Number Of Units: 8  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 0.40 ft  
Replacement Cost: \$ 1,728,000

*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	\$ 825,000	\$ 10,000	\$ 6,081.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,385.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 3,771.00</b>

**STATUTORY DISCOUNTS**

**Discounted Premium:** \$ 3,771.00

**FEEES AND SURCHARGES**

Reserve Fund Assessment: \$ 679.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 376.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 5,077.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00070265

### ***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***

We reserve the right to change this Privacy Notice at any time. If we make material changes, we will provide current customers a new notice that describes our new practices and will post it on our internet websites.

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)

"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