



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
8/12/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Marsh & McLennan (CLW) 101 N Starcrest Dr Clearwater FL 33765	CONTACT NAME:		
	PHONE (A/C, No, Ext): 727-447-6481	FAX (A/C, No): 727-373-2823	
	E-MAIL ADDRESS: condos@bouchardinsurance.com		
	PRODUCER CUSTOMER ID: BORDEVILLA2		
INSURED Bordeaux Village Assoc No 2 Inc c/o Ameri-Tech Community Management 24701 US Hwy 19 N Ste 102 Clearwater FL 33763-4086	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Philadelphia Indemnity Insurance Compan		18058
	INSURER B: Heritage Property & Casualty Insurance		14407
	INSURER C: American Bankers Insurance Co. of FL.		10111
	INSURER D:		
	INSURER E:		
	INSURER F:		

COVERAGES

CERTIFICATE NUMBER: 1580429795

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
RESIDENTIAL CONDOMINIUM ASSOCIATION - 42 UNITS
SEE ATTACHED "ADDITIONAL REMARKS SCHEDULE" FOR LOCATIONS AND LIMITS

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
B	☒	PROPERTY	HCP007695	6/19/2025	6/19/2026	☒ BUILDING	\$ SEE ATTACHED
		CAUSES OF LOSS				☐ PERSONAL PROPERTY	\$
						☐ BUSINESS INCOME	\$
		BASIC				☐ EXTRA EXPENSE	\$
		BROAD				☐ RENTAL VALUE	\$
	☒	SPECIAL				☐ BLANKET BUILDING	\$
		EARTHQUAKE				☐ BLANKET PERS PROP	\$
	☒	WIND				☐ BLANKET BLDG & PP	\$
		FLOOD				☒ REPLACEMENTCOST	\$ AGREED VALUE
	☒	SINKHOLE				☒ EQUIP BREAKDOWN	\$ INCLUDED
	☒	ORD OR LAW					
	☐	INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS	POLICY NUMBER				\$
		NAMED PERILS					\$
							\$
A	☒	CRIME	PCAC0241060125	6/19/2025	6/19/2026	☒ EMPLOYEE THEFT	\$ 1,000,000
		TYPE OF POLICY				☒ DEDUCTIBLE	\$ 1,000
		CRIME/FIDELITY BOND					\$
	☐	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
							\$
C		FLOOD - DEC ATTACHED	MULTIPLE POLICIES	8/18/2025	8/18/2026	☒ BUILDING	\$ SEE ATTACHED
						☒ DEDUCTIBLE	\$ SEE ATTACHED

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
PROPERTY: ORDINANCE OR LAW; COVERAGE A,B&C COMBINED - \$250,000, INFLATION GUARD-2%. CRIME: PROPERTY MANAGER IS INCLUDED AS ADDITIONAL INSURED.

CERTIFICATE HOLDER

CANCELLATION

FOR INFORMATIONAL PURPOSES

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Jack George

© 1995-2009 ACORD CORPORATION. All rights reserved.

ADDITIONAL REMARKS SCHEDULE**AGENCY**

Marsh McLennan - Bouchard Insurance

2025 to 2026 Policy Period

NAMED INSURED

Bordeaux Village Assoc No 2 Inc

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE ATTACHED TO THE ACORD FORM**Special Conditions:****PROPERTY**

Street Address		Subject	#Units	Limits
2453 Kingfisher Ln - Bldg G	Clearwater FL 33762	Residential Building	8	\$1,275,460
2467 Kingfisher Ln - Bldg H	Clearwater FL 33762	Residential Building	5	\$920,964
2473 Kingfisher Ln - Bldg I	Clearwater FL 33762	Residential Building	5	\$825,268
2462 Kingfisher Ln - Bldg J	Clearwater FL 33762	Residential Building	7	\$1,267,662
13600 Egret Blvd - Bldg K	Clearwater FL 33762	Residential Building	9	\$1,590,905
2401 Gull Ct - Bldg L	Clearwater FL 33762	Residential Building	8	\$1,275,460
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 3 Stall		\$24,000
	Clearwater FL 33762	Carports - 4 Stall		\$32,500
TOTAL			42	\$7,500,219



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6/18/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Marsh & McLennan (CLW) 101 N Starcrest Dr Clearwater FL 33765	CONTACT NAME: PHONE (A/C, No, Ext): 727-447-6481 FAX (A/C, No): 727-373-2823 E-MAIL ADDRESS: condos@bouchardinsurance.com
	INSURER(S) AFFORDING COVERAGE INSURER A : Westchester Surplus Lines Ins. Co. INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :
INSURED Bordeaux Village Association No. 2 Inc. c/o Ameri-Tech Community Management 24701 US Hwy 19 N Ste 102 Clearwater FL 33763-4086	NAIC # 10172

COVERAGES**CERTIFICATE NUMBER:** 1632103805**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☐ OCCUR ☒ \$500 DEDUCTIBLE GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☒ LOC OTHER:			LWF17723224002	6/19/2025	6/19/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ INCLUDED HIRED/NON-OWNED AUTO \$ 1,000,000
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ Y / N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

GENERAL LIABILITY APPLIES TO THE COMMON AREAS OF BORDEAUX VILLAGE CONDOMINIUM ASSOCIATION NO 2 INC. SEVERABILITY OF INTEREST INCLUDED.

CERTIFICATE HOLDER**CANCELLATION**

FOR INFORMATIONAL PURPOSES

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

© 1988-2015 ACORD CORPORATION. All rights reserved.



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/18/2025 (12:01 a.m.) to 08/18/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900070266

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

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

Loan Number:

Producer Number: 70000-00297-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

2453 KINGFISHER LN BLDG G
CLEARWATER, FL 33762-2279

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN CO, INC
101 N STARCREST DR
MARSH & MCLENNAN AGENCY LLC
CLEARWATER, FL 33765-3225
727-447-6481

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1980

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: 1.60 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	\$ 1,728,000	\$ 10,000	\$ 7,040.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,769.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,346.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 0.00
\$ 4,346.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 782.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 376.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 5,754.00

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

NFIP POLICY NUMBER: AB00070266



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/16/2025 (12:01 a.m.) to 08/16/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900070264

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: 70000-00297-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

2467 KINGFISHER LN BLDG H
CLEARWATER, FL 33762-2281

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN CO, INC
101 N STARCREST DR
MARSH & MCLENNAN AGENCY LLC
CLEARWATER, FL 33765-3225
727-447-6481

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1980

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: 5

Primary Residence: No

Prior NFIP Claims: 1 claim(s)

First Floor Height: 1.50 ft

Replacement Cost: \$ 1,244,000

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	\$ 1,244,000	\$ 10,000	\$ 5,555.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,175.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 3,455.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 0.00
\$ 3,455.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 622.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 235.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 4,562.00

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

NFIP POLICY NUMBER: AB00070264



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/18/2025 (12:01 a.m.) to 08/18/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900070263

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: 70000-00297-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

2473 KINGFISHER LN BLDG I
CLEARWATER, FL 33762-5530

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN CO, INC
101 N STARCREST DR
MARSH & MCLENNAN AGENCY LLC
CLEARWATER, FL 33765-3225
727-447-6481

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1980

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: 5

Primary Residence: No

Prior NFIP Claims: 1 claim(s)

First Floor Height: 1.60 ft

Replacement Cost: \$ 1,156,000

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	\$ 1,156,000	\$ 10,000	\$ 5,361.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,097.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 3,339.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 0.00
\$ 3,339.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 601.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 235.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 4,425.00

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

NFIP POLICY NUMBER: AB00070263



ASSURANT®

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

Revised Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/18/2025 (12:01 a.m.) to 08/18/2026 (12:01 a.m.)

Endorsement Effective Date: 09/11/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900070261

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: 70000-00297-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

2462 KINGFISHER LN BLDG J
CLEARWATER, FL 33762-2280

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN CO, INC
101 N STARCREST DR
MARSH & MCLENNAN AGENCY LLC
CLEARWATER, FL 33765-3225
727-447-6481

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1980

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: 7

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 1.90 ft

Replacement Cost: \$ 1,730,000

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	\$ 1,730,000	\$ 10,000	\$ 7,298.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,872.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,501.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 0.00
\$ 4,501.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 810.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 329.00

TOTAL REVISED ANNUAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES \$ 5,890.00

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

NFIP POLICY NUMBER: AB00070261

**ASSURANT®****American Bankers Insurance Company of Florida
Scottsdale, AZ****Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

Policy Term: 08/18/2025 (12:01 a.m.) to 08/18/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900070260**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:** 70000-00297-001**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**13600 EGRET BLVD BLDG K
CLEARWATER, FL 33762-2275**Loan Number:****Other / Loss Payee:****For Service Please Contact:**MARSH & MCLENNAN CO, INC
101 N STARCREST DR
MARSH & MCLENNAN AGENCY LLC
CLEARWATER, FL 33765-3225
727-447-6481**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1980

Building Occupancy: Residential Condo Building

Method Used to Determine First Floor Height: FEMA determined

Building Description: Entire Residential Condo Building

Property Description: SLAB ON GRADE, TWO FLOORS, MASONRY CONSTRUCTION

Number Of Units: 9

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 10.00 ft

Replacement Cost: \$ 2,184,000

*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	\$ 2,184,000	\$ 10,000	\$ 7,296.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,871.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,500.00

STATUTORY DISCOUNTS

	\$ 0.00
Discounted Premium:	\$ 4,500.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 810.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 423.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 5,983.00
---	--------------------

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

NFIP POLICY NUMBER: AB00070260



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/18/2025 (12:01 a.m.) to 08/18/2026 (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: 70000-00297-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

2401 GULL CT BLDG L
CLEARWATER, FL 33762-2276

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN CO, INC
101 N STARCREST DR
MARSH & MCLENNAN AGENCY LLC
CLEARWATER, FL 33765-3225
727-447-6481

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	\$ 1,728,000	\$ 10,000	\$ 7,359.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,897.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,537.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 0.00
\$ 4,537.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 817.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 376.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 5,980.00

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

NFIP POLICY NUMBER: AB00070265