



THE
HARTFORD

BROWN & BROWN INS SERVICES INC
14900 NW 79TH CT #200
MIAMI LAKES, FL 33016



HAMMOCKS COMMUNITY ASSN INC
9020 HAMMOCKS BLVD
MIAMI, FL 33196-1301



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 BROWN & BROWN INS SERVICES INC
 14900 NW 79TH CT #200
 MIAMI LAKES, FL 33016

Agency Phone: (305) 714-4400

NFIP Policy Number: 2495379483
Company Policy Number: 24953794832019
Agent: BROWN & BROWN INS SERVICES INC

Payor: INSURED
Policy Term: 10/21/2024 12:01 AM - 10/21/2025 12:01 AM
Policy Form: GENERAL PROPERTY

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>
 (800) 787-5677

REVISED FLOOD INSURANCE POLICY DECLARATIONS
 NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
HAMMOCKS COMMUNITY ASSN INC 9020 HAMMOCKS BLVD MIAMI, FL 33196-1301	HAMMOCKS COMMUNITY ASSN INC 9020 HAMMOCKS BLVD MIAMI, FL 33196-1301

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
Hartford Insurance Company of the Midwest PO BOX 913385 DENVER, CO 80291-3385	11450 SW 147TH AVENUE MIAMI, FL 331760000

RATING INFORMATION	BUILDING DESCRIPTION:	OTHER NON-RESIDENTIAL TYPE
BUILDING OCCUPANCY: NON-RESIDENTIAL BUILDING NUMBER OF UNITS: N/A PRIMARY RESIDENCE: NO PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S) PRIOR NFIP CLAIMS: 0 CLAIM(S)	BUILDING DESCRIPTION DETAIL: OFFICE REPLACEMENT COST VALUE: \$704,320.00 DATE OF CONSTRUCTION: 01/01/1982 CURRENT FLOOD ZONE: X FIRST FLOOR HEIGHT (FEET): 0.3 FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED	

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE:	N/A
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST: DAVID M GERSTEN AND THE LAW FIRM OF GORDON REES SCULLY MANSUKHANI 100 SE SECOND STREET SUITE 3900 MIAMI, FL 33131	N/A
DISASTER AGENCY:	N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$500,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
 Please review this declaration page for accuracy. If any changes are needed, contact your agent.
 Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.
ENDORSEMENT EFFECTIVE DATE: 10/21/2024 12:01 AM
ENDORSEMENT PREMIUM: \$0.00
CHANGES APPLIED TO:
 RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$9,575.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$2,552.00)
FULL RISK PREMIUM:	\$7,098.00
ANNUAL INCREASE CAP DISCOUNT:	(\$6,178.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$920.00
RESERVE FUND ASSESSMENT:	\$166.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,383.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$1,383.00

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.

Melinda Thompson
 Melinda Thompson, SVP, Head of Personal Lines

Terence Shields
 Terence Shields, Secretary

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

Zero Balance Due - This Is Not A Bill

Policy issued by: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478



File: 31150430

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