



May 14, 2020

PARK SHORES LANDING CONDO  
2685 HORSESHOE DR S STE 215  
C/O RESORT MANAGEMENT  
NAPLES, FL 341046113

Policy Number: 87046335002019

Insured(s): PARK SHORES LANDING CONDO  
Property Location: 205 PARK SHORE DR BLDG 4  
NAPLES, FL 341032652

### ***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, visit <https://TheHartford.ManageFlood.com>. 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 877-625-8251 or [thehartford@torrentcorp.com](mailto:thehartford@torrentcorp.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.

## CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: CAROL WALKER

Agent's Phone Number: (239) 433-7173

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



NFIP Policy Number: 8704633500  
Company Policy Number: 87046335002019  
Agent: CAROL WALKER

Policy Term: 05/26/2020 12:01 AM through 05/26/2021 12:01 AM  
Renewal Billing Payor: INSURED

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

Agency Phone: (239) 433-4535

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
PARK SHORES LANDING CONDO 2685 HORSESHOE DR S STE 215 C/O RESORT MANAGEMENT NAPLES, FL 341046113	PARK SHORES LANDING CONDO 2685 HORSESHOE DR S STE 215 C/O RESORT MANAGEMENT NAPLES, FL 341046113

COMPANY MAILING ADDRESS	PROPERTY LOCATION
Hartford Insurance of the Midwest PO BOX 913385 DENVER, CO 80291-3385	205 PARK SHORE DR BLDG 4 NAPLES, FL 341032652

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

DESCRIPTION: RESIDENTIAL CONDO

RATING INFORMATION		DATE OF CONSTRUCTION:	
ORIGINAL NEW BUSINESS DATE:	05/26/2010	DATE OF CONSTRUCTION:	01/01/1984
REINSTATEMENT DATE:	N/A	COMMUNITY NUMBER:	125130 0383 H REGULAR PROGRAM
BUILDING OCCUPANCY:	OTHER RESIDENTIAL	COMMUNITY NAME:	NAPLES, CITY OF
CONDOMINIUM INDICATOR:	RCBAP HIGH RISE	CURRENT FLOOD ZONE:	AE
NUMBER OF UNITS:	18	GRANDFATHERED:	NO
PRIMARY RESIDENCE:	NO	FLOOD RISK/RATED ZONE:	AE
ADDITIONS/EXTENSIONS:	N/A	ELEVATION DIFFERENCE:	1
BUILDING TYPE:	THREE OR MORE FLOORS	ELEVATED BUILDING TYPE:	NON-ELEVATED
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE:	NO BASEMENT	REPLACEMENT COST:	\$4,500,000

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:

PREMIUM CALCULATION —									Standard
	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM	
BUILDING	\$4,500,000	\$5,000	\$175,000	1.050	\$4,325,000	0.063	(\$220.00)	\$4,343.00	
CONTENTS	\$0	\$0	\$0	0.400	\$0	0.120	\$0.00	\$0.00	

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$4,343.00
INCREASED COST OF COMPLIANCE:	\$8.00
COMMUNITY RATING DISCOUNT: 25%	(\$1,088.00)
RESERVE FUND ASSESSMENT: 18.0%	\$587.00
PROBATION SURCHARGE:	\$0.00
<b>ANNUAL PREMIUM :</b>	<b>\$3,850.00</b>
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$800.00
<b>TOTAL:</b>	<b>\$4,900.00</b>

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.

*Douglas Elliot*  
Doug Elliot, President

*Terence Shields*  
Terence Shields, Secretary

**Zero Balance Due - This Is Not A Bill**

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

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Policy issued by Hartford Insurance of the Midwest

Company NAIC: 19682



File: 16524795

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