



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 11/15/2025 (12:01 a.m.) to 11/15/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900106354

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

THE TERRACES CONDOMINIUM
ASSOCIATION INC OF NAPLES
4751 GULF SHORE BLVD N
NAPLES, FL 34103-2638

Loan Number:

Producer Number: 90000-00007-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

4751 GULF SHORE BLVD N
NAPLES, FL 34103-2638

Loan Number:

For Service Please Contact:

ACRISURE SOUTHEAST PARTNERS
1317 CITIZENS BLVD
INSURANCE SERVICES LLC
LEESBURG, FL 34748-3923
305-722-2663

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 07/01/1986

Building Occupancy: Residential Condo Building

Method Used to Determine First Floor Height: FEMA determined

Building Description: Entire Residential Condo Building

Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, THREE OR MORE FLOORS

Number Of Units: 116

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 1.10 ft

Replacement Cost: \$ 51,884,000

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 29,000,000	\$ 1,250	\$ 262,401.00
Contents	\$ 100,000	\$ 1,250	\$ 2,900.00
Coinsurance penalty may apply. See your Policy Form for Details.			Increased Cost of Compliance: \$ 75.00
			* Community Rating System Discount: \$ 0.00
			Full Risk Premium Excluding Fees and Surcharges: \$ 265,376.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -232,360.0

Discounted Premium: \$ 33,016.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 5,943.00

Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00

Federal Policy Fee: \$ 1,972.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

\$ 41,180.00

*Building is not eligible due to non-compliance.

Coverage limitations may apply. See your NFIP RCBAP Form for details.

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 to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

NFIP POLICY NUMBER: AB00106354