



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 01/17/2025 (12:01 a.m.) to 01/17/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6961546084

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

POINTE TOWER CONDO ASSN INC  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-06413-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

555 GULF WAY  
ST PETE BEACH, FL 33706-0000

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

THE HILB GROUP OF FLORIDA, LLC  
28100 US HIGHWAY 19 N STE 201  
CLEARWATER, FL 33761-2656  
727-446-5721

**Loan Number:**

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**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1970  
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, THREE OR MORE FLOORS

Number Of Units: 14  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 1.50 ft  
Replacement Cost: \$ 4,329,600

*Your property's NFIP flood claims history can affect your premium.*

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**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 3,500,000	\$ 2,000	\$ 54,248.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -10,826.00
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	<b>\$ 43,497.00</b>

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**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -25,671.00  
**Discounted Premium:** \$ 17,826.00

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**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 3,209.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 658.00

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**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 21,943.00

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: 1961546084