



PCS INSURANCE GROUP INC  
3315 HENDERSON BLVD SUITE 200  
TAMPA, FL 33609

Agency Phone: (813) 868-1010

NFIP Policy Number: 0003273084  
Company Policy Number: FLD3273084  
Agent: SUSAN BAXLEY

Payor: INSURED  
Policy Term: 05/08/2025 12:01 AM - 05/08/2026 12:01 AM  
Policy Form: RCBAP

To report a claim  
visit or call us at: <https://customer.myselectiveflood.com>  
(877) 348-0552

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

SANDAL COVE CONDOMINIUM II ASSOCIATION INC.  
C/O AMERI-TECH COMMUNITY MANAGEMENT  
24701 US HWY 19 N, SUITE 102  
CLEARWATER, FL 33763

### INSURED NAME(S) AND MAILING ADDRESS

SANDAL COVE CONDOMINIUM II ASSOCIATION INC.  
C/O AMERI-TECH COMMUNITY MANAGEMENT  
24701 US HWY 19 N, SUITE 102  
CLEARWATER, FL 33763

### COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast  
PO BOX 782747  
PHILADELPHIA, PA 19178-2747

### INSURED PROPERTY LOCATION

1009 S BAYSHORE BLVD  
SAFETY HARBOR, FL 34695-4264

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 16 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING  
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$3,537,473.00  
DATE OF CONSTRUCTION: 07/01/1975  
CURRENT FLOOD ZONE: X  
FIRST FLOOR HEIGHT (FEET): 1.1  
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

### 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: N/A

### RATE CATEGORY — RATING ENGINE

**COVERAGE DEDUCTIBLE**  
BUILDING: \$3,538,000 \$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](https://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$13,853.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$2,060.00)
FULL RISK PREMIUM:	\$11,868.00
ANNUAL INCREASE CAP DISCOUNT:	(\$1,900.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$9,968.00
RESERVE FUND ASSESSMENT:	\$1,794.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$752.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$12,764.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

  
Michael H. Lanza / Secretary

  
John Marchioni / Chairman, President & CEO

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: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 31890079

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