



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
 7477575
 1/05/24
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 NEW BUSINESS

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152517657 00	1152517657	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 1/20/24 To: 1/20/25 12:01 am Standard Time	01/05/2024	0749374	8704578987

Agent (941)366-8424
 ATLAS MORTGAGE AND INSURANCE COMPANY INC
 7120 BENEVA RD
 SARASOTA FL 34238-2804
 CTFREDERICKS@ATLASINSURANCEAGENCY.COM

THE HAMMOCKS
 8660 AMBERJACK CIR
 ENGLEWOOD FL 34224-9116

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
 10600 LEMON CREEK LOOP BLDG A-, ENGLEWOOD FL 34224

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Residential Condominium Building
 Building Description: Entire Residential Condo Building

Property Description: Slab on Grade, 2 floors

Flood Risk: AE
 First Floor Height: 4.2 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 01/01/2006
 Prior NFIP Claims: 0
 Number of Units: 4
 Replacement Cost Value: 1,696,134

Coverage	Deductible	Annual Premium
BUILDING \$1,000,000	\$5,000	\$14,865.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
 Community Rating Discount: \$3,687.00
 FULL RISK PREMIUM: \$11,253.00
 Statutory Discounts
 Annual Increased Cap Discount: \$6,683.00
 DISCOUNTED PREMIUM: \$4,570.00
 Reserve Fund Assessment: \$823.00
 Federal Policy Service Fee: \$188.00
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$5,831.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Insured

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Agent (941)366-8424
ATLAS MORTGAGE AND INSURANCE
COMPANY INC
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SARASOTA FL 34238-2804

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Insured





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Wright National Flood Insurance Company Privacy Statement

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1/20/24

Revised: January 1, 2020

This Privacy Statement explains our privacy practices, including how we use your non-public personal information ("Personal Information") and to whom it is disclosed. We may amend this Privacy Statement from time to time consistent with applicable privacy laws.

Wright National Flood Insurance Company and its affiliates, Wright National Flood Insurance Services, LLC, DBA Wright Flood Insurance Services, LLC in California, and Wright National Flood Insurance Services of New York, LLC, member companies of The Wright Insurance Group, LLC, follow the privacy practices described in this Privacy Statement. Depending on the business they perform, these affiliates may also share information as described below.

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms we receive from you or your authorized representative, such as your name, address, social security number, tax identification number, asset information and income information;
- Information about your transactions with us or the services being performed by, us, our affiliates or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such a transaction, account balances, credit card numbers and payment histories;
- Information we receive from you through our internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our site(s) and the pages viewed while at our site(s); and
- Information we receive from consumer or other reporting agencies.

Protection of the Confidentiality and Security of Your Personal Information

We maintain physical, electronic and procedural safeguards designed to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Sharing of Personal Information

We do not disclose Personal Information about our customers or former customers to anyone, except as permitted by law. We do not share information we collect from consumer or credit reporting agencies with our affiliates or others without your consent unless such disclosure is otherwise permitted by law.

Consistent with applicable law, we may nevertheless provide all or some of the Personal Information described above (excluding information we receive from consumer or other credit reporting agencies) to the following individuals and companies:

- to our affiliates, including insurance companies and agents to provide you with services you have requested or as otherwise permitted under applicable law;
- to insurance agents, brokers, representatives, support organizations or others:
 - to the extent necessary to provide you with services you have requested, so long as the above entities and persons agree not to further disclose your Personal Information except to the extent necessary to carry out the requested service on your behalf;
 - to enable us to detect or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance transaction; and



- in connection with performing an insurance transaction for you;
- to third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or provide you with services you have requested; and
- to an insurance regulatory authority, or a law enforcement or other governmental authority.

Sharing of Personal Information With Service Providers

We may share some or all of the Personal Information (excluding information we receive from consumer or other credit reporting agencies) that we collect about you with nonaffiliated third parties to provide services or functions on our behalf pursuant to a contractual agreement prohibiting the third party from disclosing or using your Personal Information other than to carry out the purposes for which we disclosed the Personal Information. Such services may include the marketing of financial products or services offered pursuant to agreements between one or more financial institutions.

Right to Opt Out of Information Sharing With Nonaffiliated Parties Other Than As Permitted By Law

Under certain circumstances not applicable here, financial institutions are required to offer consumers the right to "opt out" of the sharing of Personal Information with nonaffiliated parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt out" opportunity does not apply to you.

For Residents of California, New Mexico and Vermont: Your Authorization Is Required Prior To The Sharing of Your Information With Nonaffiliated Third Parties Other Than As Permitted By Law

Under certain circumstances not applicable here, financial institutions are required to obtain your authorization ("opt in") prior to sharing your Personal Information with nonaffiliated third parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt in" opportunity does not apply to you.

Right to Access Your Personal Information and Ability To Correct Errors Or Request Changes Or Deletion

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. All requests must be made in writing to the following address:

**Privacy Compliance Officer
Wright National Flood Insurance Company
801 94th Avenue North - Suite 110
St. Petersburg, FL 33702**

**Compliance@weareflood.com
1-800-820-3242, ext 7777**



WRIGHT NATIONAL FLOOD INSURANCE COMPANY
ATLAS MORTGAGE AND INSURANCE
7120 BENEVA RD
SARASOTA FL 34238

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Agent: (941)366-8424
Report a Claim: www.wrightflood.com

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Policy Number
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Effective Date
 1/20/24 - 1/20/25

Date
 1/05/24

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 ATLAS MORTGAGE AND INSURANCE
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Important Information About The National Flood Insurance Program
Access Your Flood Policy Forms and Summary of Coverage Online at WrightFlood.com

Thank you for choosing us as your flood insurance carrier.

Enclosed is your flood insurance policy Declaration Page. A digital version of the Summary of Coverage and the Standard Flood Insurance Policy (SFIP) form is available at www.wrightflood.com under the "Property Owners" tab. At the time of a claim, many policyholders find online access to their flood policy forms to be very convenient.

The form which applies to your policy coverage is:

Residential Condominium Building Policy Form

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the 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 Declaration Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

The Summary of Coverage which applies to your policy is:

Residential Condominiums Buildi

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.

As part of the NFIP flood reform laws, the Standard Flood Insurance Policy forms are updated to date all policy conditions, exclusions and other limitations pertaining to coverage in plain English and printed in boldface, large type. This requirement results in a significant increase in the number of pages sent with each flood policy. Therefore, we ask you to kindly support our concern for the environment and access your flood policy online.

Thank you for your cooperation and if you have any question about your flood insurance policy, please contact your agent or insurance company.



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