2000 11523 FLD RCBP 09 1152523352 00

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

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

01419

THE HAMMOCKS VILLAS 8660 AMBERJACK CIR ENGLEWOOD FL 34224-9116

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



ENGLEWOOD FL 34224-9116

THE HAMMOCKS VILLAS 8660 AMBERJACK CIR





**Policy Number** 

09 1152523352 00

Wright National Flood Insurance Company A Stock Company P.O. Box 33003 St. Petersburg, FL 33733-8003 Customer Service: 1-800-820-3242

Customer Service: 1-800-820-3 Claims: 1-800-725-9472 WFL 99.424 1021 7576692 2/01/24

2000 11523 FLD RCBP

Effective Date 2/02/24 - 2/02/25

Date 2/01/24

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

THE HAMMOCKS VILLAS 8660 AMBERJACK CIR ENGLEWOOD FL 34224-9116

# 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 <a href="www.wrightflood.com">www.wrightflood.com</a> 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.



09 1152523352 00





# 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 7576692 2/01/24 2000 11523 FLD RCBP

National Flood Insurance Policy

<b>FLOOD</b>	<b>DECLARATIONS PA</b>	GE
	NEW BUSINESS	

	Policy Number	NFIP Policy Number	Product Type:
I	09 1152523352 00	1152523352	Residential Condominium Building Policy Form
-			

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/02/24 To:2/02/25 12:01 am Standard Time	02/01/2024	0749374	8704578986

Agent (941)366-8424 ATLAS MORTGAGE AND INSURANCE COMPANY INC 7120 BENEVA RD **SARASOTA FL 34238-2804** 

THE HAMMOCKS VILLAS 8660 AMBERJACK CIR **ENGLEWOOD FL 34224-9116** 

CTFREDERICKS@ATLASINSURANCEAGENCY.COM

Property Location (if other than above)

Address may have been changed in accordance with USPS standards.

10620 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: Number of Units: 4

Replacement Cost Value: 1,696,134

Coverage	Deductible	Annual Premium
BUILDING \$1,000,000	\$5,000	\$15,125.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00
	ICC Premium:	\$75.00
Your property's NFIP flood claims history	Community Rating Discount:	\$3,752.00
can affect your premium. For more information	n FULL RISK PREMIUM:	\$11,448.00
contact your insurance agent or company.	Statutory Discounts	• •
	Annual Increased Cap Discount:	\$6,878.00
	DISCOUNTED PREMIUM:	\$4,570.00
	Reserve Fund Assessment:	\$823.00
	Federal Policy Service Fee:	\$188.00
	HFIÅA Surcharge:	\$250.00
THIS IS NOT A DILL	TOTAL WRITTEN PREMIUM AND FEES	\$5,831.00

# THIS IS NOT A BILL

Premium Paid by: Insured

FFL 99.310 0120 0120

Forms and Endorsements:

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.



FFL99.001 1021 7576692 2/01/24

09 1152523352 00

Agent (941)366-8424 ATLAS MORTGAGE AND INSURANCE COMPANY INC 7120 BENEVA RD 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.

