



INSURANCE OFFICE OF AMERICA INC
1855 WEST STATE RD 434
LONGWOOD, FL 32750

Agency Phone: (407) 788-3000

NFIP Policy Number: 6500030700
Company Policy Number: 6500030700
Agent: INSURANCE OFFICE OF AMERICA INC

Payor: INSURED
Policy Term: 12/14/2023 12:01 AM - 12/14/2024 12:01 AM
Policy Form: GENERAL PROPERTY

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>
(800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

LIGHTHOUSE CO-OP APARTMENTS, INC.
C/O USA MANAGEMENT
9000 SHERIDAN ST STE 166
PEMBROKE PINES, FL 33024

INSURED NAME(S) AND MAILING ADDRESS

LIGHTHOUSE CO-OP APARTMENTS, INC.
C/O USA MANAGEMENT
9000 SHERIDAN ST STE 166
PEMBROKE PINES, FL 33024

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 913385
DENVER, CO 80291-3385

INSURED PROPERTY LOCATION

4730 PINE TREE DR
MIAMI BEACH, FL 33140-3163

RATING INFORMATION

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

BUILDING DESCRIPTION: ENTIRE APARTMENT BUILDING
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$996,000.00
DATE OF CONSTRUCTION: 01/01/1948

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FEET): 2.6
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

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:	\$500,000	\$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.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$12,520.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$2,784.00)
FULL RISK PREMIUM:	\$9,811.00
ANNUAL INCREASE CAP DISCOUNT:	(\$8,307.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,504.00
RESERVE FUND ASSESSMENT:	\$271.00
HFAIA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$2,072.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Stephanie Bush
Stephanie Bush, EVP, Small Commercial & Personal Lines

Tarence Shields
Tarence Shields, Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: Hartford Insurance Company of the Midwest

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 37478



File: 29820151

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DocID: 229871474



INSURANCE OFFICE OF AMERICA INC
1855 WEST STATE RD 434
LONGWOOD, FL 32750

Agency Phone: (407) 788-3000

NFIP Policy Number: 6500030699
Company Policy Number: 6500030699
Agent: INSURANCE OFFICE OF AMERICA INC

Payor: INSURED
Policy Term: 12/14/2023 12:01 AM - 12/14/2024 12:01 AM
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DELIVERY ADDRESS

LIGHTHOUSE CO-OP APARTMENTS, INC.
C/O USA MANAGEMENT
9000 SHERIDAN ST STE 166
PEMBROKE PINES, FL 33024-8808

INSURED NAME(S) AND MAILING ADDRESS

LIGHTHOUSE CO-OP APARTMENTS, INC.
C/O USA MANAGEMENT
9000 SHERIDAN ST STE 166
PEMBROKE PINES, FL 33024-8808

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 913385
DENVER, CO 80291-3385

INSURED PROPERTY LOCATION

4740 PINE TREE DR
MIAMI BEACH, FL 33140-3167

RATING INFORMATION

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

BUILDING DESCRIPTION: ENTIRE APARTMENT BUILDING
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$996,000.00
DATE OF CONSTRUCTION: 01/01/1948

CURRENT FLOOD ZONE: AE
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FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

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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:	\$500,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
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COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$12,521.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$2,189.00)
FULL RISK PREMIUM:	\$10,407.00
ANNUAL INCREASE CAP DISCOUNT:	(\$8,903.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,504.00
RESERVE FUND ASSESSMENT:	\$271.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$2,072.00

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Stephanie Bush
Stephanie Bush, FVW, Small Commercial & Personal Lines

Terence Shields
Terence Shields, Secretary

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Insurer NAIC Number: 37478



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