



Flood Risk Solutions, Inc

FLOOD RISK SOLUTIONS, INC.  
28 VILLAGE RD N STE 4R  
BROOKLYN, NY 11223



LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION, INC  
5391 LAKE ARROWHEAD TRL # 97  
SARASOTA, FL 34231-7374





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28 VILLAGE RD N STE 4R  
BROOKLYN, NY 11223

Agency Phone: (727) 256-1963

NFIP Policy Number: 0002984494  
Company Policy Number: 0002984494  
Agent: FLOOD RISK SOLUTIONS, INC.

Payor: INSURED  
Policy Term: 06/13/2024 12:01 AM - 06/13/2025 12:01 AM  
Policy Form: RCBAP

To report a claim visit or call us at: <https://Nationalgeneral.manageflood.com>  
(888) 598-0129

## REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION, INC  
5391 LAKE ARROWHEAD TRL # 97  
SARASOTA, FL 34231-7374

### INSURED NAME(S) AND MAILING ADDRESS

LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION, INC  
5391 LAKE ARROWHEAD TRL # 97  
SARASOTA, FL 34231-7374

### COMPANY MAILING ADDRESS

IMPERIAL FIRE & CASUALTY INSURANCE COMPANY  
PO BOX 912063  
DENVER, CO 80291-2063

### INSURED PROPERTY LOCATION

5391 LAKE ARROWHEAD TRL # 97  
SARASOTA, FL 34231-7374

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 4 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: \$1,098,490.00  
DATE OF CONSTRUCTION: 01/01/1981

CURRENT FLOOD ZONE: AE  
FIRST FLOOR HEIGHT (FEET): 1.0  
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: \$1,000,000 \$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](http://FloodSmart.gov/floodcosts).

ENDORSEMENT EFFECTIVE DATE: 08/30/2024 12:01 AM

ENDORSEMENT PREMIUM: \$164.00

CHANGES APPLIED TO:  
BUILDING COVERAGE

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$3,101.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$59.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$741.00)
FULL RISK PREMIUM:	\$2,419.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
NEWLY MAPPED DISCOUNT:	(\$248.00)
DISCOUNTED PREMIUM:	\$2,171.00
RESERVE FUND ASSESSMENT:	\$391.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$188.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,000.00
PRORATA PREMIUM ADJUSTMENT:	(\$45.00)
ADJUSTED ANNUAL PREMIUM:	\$2,955.00

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

Peter Rendall / President

Julie E. Cho / Secretary

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: IMPERIAL FIRE & CASUALTY INSURANCE COMPANY

Insurer NAIC Number: 44369



File: 30581980

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