



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



APRIL 30, 2025

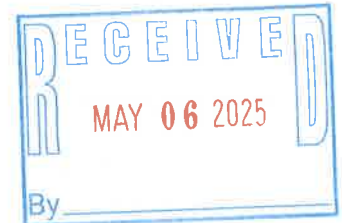
0501 2GSMRIERP02 B:0 001222 003686 001/003 7371-7376

MARY BARNETT / SUNSET REEF HOMEOWNERS AS  
C/O AMERI-TECH COMMUNITY MANAGEMENT  
24701 US HWY 19 N STE 102  
CLEARWATER FL 33763-4086



Policy Number: 6500569951

Insured(s): MARY BARNETT/SUNSET REEF HOMEOWNERS ASSN INC ATIMA  
Property Location: 17960 GULF BLVD  
REDINGTON SHORES, FL 33708-1147



### ***Flood Insurance Policy Packet***

**This packet includes:**

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit <https://TheHartford.ManageFlood.com>, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 800-303-5663 or [thehartford@torrentcorp.com](mailto:thehartford@torrentcorp.com).

### **Important Information About The National Flood Insurance Program**

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

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.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.



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24701 US HWY 19 N, STE 102  
CLEARWATER, FL 33763



Prior Policy Number: 6500353055

New Policy Number: 6500569951

Dear Policyholder,

Your Flood Insurance Policy has been canceled and rewritten. Included with this notice is your new Declarations Page.

Your prior and new policy numbers are referenced at the top of this letter. If you have questions related to your flood insurance policy or need to report a claim, please use the new policy number as referenced above and as shown on the Declarations Page included with this letter.

If you have questions related to this change, please do not hesitate to contact your agent.

Sincerely,  
HARTFORD FIRE INSURANCE COMPANY  
Flood Customer Service

cc MICHELLE NEWTON

MEGA CAPITAL FUNDING, INC. ITS SUCCESSORS AND/OR ASSIGNS  
Loan Number: 1486091125

Loan Number: N/A

N/A

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INSURANCE OFFICE OF AMERICA INC  
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Agency Phone: (800) 243-6899

NFIP Policy Number: 6500569951  
Company Policy Number: 6500569951  
Agent: INSURANCE OFFICE OF AMERICA INC

Payor: INSURED  
Policy Term: 12/22/2024 12:01 AM - 12/22/2025 12:01 AM  
Policy Form: DWELLING POLICY

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

MARY BARNETT / SUNSET REEF HOMEOWNERS ASSN INC ATIMA  
C/O AMERI-TECH COMMUNITY MANAGEMENT  
24701 US HWY 19 N, STE 102  
CLEARWATER, FL 33763

### INSURED NAME(S) AND MAILING ADDRESS

MARY BARNETT / SUNSET REEF HOMEOWNERS ASSN INC ATIMA  
C/O AMERI-TECH COMMUNITY MANAGEMENT  
24701 US HWY 19 N, STE 102  
CLEARWATER, FL 33763



### COMPANY MAILING ADDRESS

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

### INSURED PROPERTY LOCATION

17960 GULF BLVD  
REDINGTON SHORES, FL 33708-1147

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL UNIT  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: YES  
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 2 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

### BUILDING DESCRIPTION:

RESIDENTIAL CONDOMINIUM UNIT - RESIDENTIAL BUILDING

BUILDING DESCRIPTION DETAIL: N/A

DATE OF CONSTRUCTION: 01/01/1990

CURRENT FLOOD ZONE: AE

FIRST FLOOR HEIGHT (FEET): 0.4

FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: MEGA CAPITAL FUNDING, INC. ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 961292 FORT WORTH, TX 76161-0292

LOAN NO: 1486091125

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: | \$90,000 | \$1,000    |
| 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 agent. "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:                           | \$1,177.00 |
| CONTENTS PREMIUM:                           | \$0.00     |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$0.00     |
| MITIGATION DISCOUNT:                        | (\$49.00)  |
| COMMUNITY RATING SYSTEM REDUCTION:          | (\$187.00) |
| FULL RISK PREMIUM:                          | \$941.00   |
| ANNUAL INCREASE CAP DISCOUNT:               | (\$0.00)   |
| STATUTORY DISCOUNTS:                        | (\$0.00)   |
| DISCOUNTED PREMIUM:                         | \$941.00   |
| RESERVE FUND ASSESSMENT:                    | \$169.00   |
| HFIAA SURCHARGE:                            | \$25.00    |
| FEDERAL POLICY FEE:                         | \$47.00    |
| PROBATION SURCHARGE:                        | \$0.00     |
| TOTAL ANNUAL PREMIUM:                       | \$1,182.00 |

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.

*Melinda Thompson*

Melinda Thompson, SVR, Head of Personal Lines

*Terence Shields*

Terence Shields, 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: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478



File: 31381980

Page 1 of 1



DocID: 253528363

Printed 04/30/2025



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

Kim

04/30/2025

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MARY BARNETT / SUNSET REEF HOMEOWNERS AS  
C/O AMERI-TECH COMMUNITY MANAGEMENT  
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Property Location: 17960 GULF BLVD  
REDINGTON SHORES, FL 33708-1147

Your application for flood insurance has been reviewed and the above-reference flood insurance policy has been issued.

It was discovered during the review process that the premium submitted was not sufficient for the coverage limits requested on the application form.

Your policy was issued with the amount of coverage the submitted premium purchased as shown below:

|           | Requested Coverage | Issued Coverage |
|-----------|--------------------|-----------------|
| Building: | \$250,000          | \$90,000        |
| Contents: | \$0                | \$0             |

In order to increase the coverage on the policy to the amounts shown on the original application, an additional premium of \$529.00 is required. If the additional premium is received within 30 days of the date of this letter, coverage will be increased back to the effective date of the policy term. If the additional premium is not received within 30 days of the date of this letter, a 30-day waiting period will apply before the increase in coverage becomes effective.

To submit the additional premium, please attach a check to this letter and return it to the lockbox address shown below. For your convenience, you can also call the flood department at 800-303-5663 to make a payment over the phone using an electronic check or credit card.

HARTFORD FIRE INSURANCE COMPANY  
PO BOX 913385  
DENVER, CO 80291-3385

If you have questions regarding this, please contact your insurance agent.

Sincerely,

HARTFORD FIRE INSURANCE COMPANY  
Flood Insurance Processing Center

cc MICHELLE NEWTON

