



ACENTRIA INSURANCE SEMINOLE OFFICE II
4634 GULFSTARR DR
DESTIN, FL 32541-3715



SUNSHINE TERRACE CONDO ASSN INC
1964 BAYSHORE BLVD STE A
GREENBERG NIKOLOFF, PA. ATTN: AMANDA FISCHER
DUNEDIN, FL 34698



ACENTRIA INSURANCE SEMINOLE OFFICE II
4634 GULFSTARR DR
DESTIN, FL 32541-3715

Agency Phone: (727) 393-5055

NFIP Policy Number: 6600021488
Company Policy Number: 09-6600021488-015
Agent: 103920 ACENTRIA INSURANCE SEMINOLE OFFICE II

Payor: INSURED
Policy Term: 11/30/2025 12:01 AM - 11/30/2026 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://floodportal.manageflood.com>
(800) 765-9700

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

SUNSHINE TERRACE CONDO ASSN INC
1964 BAYSHORE BLVD STE A
GREENBERG NIKOLOFF, PA. ATTN: AMANDA FISCHER
DUNEDIN, FL 34698

INSURED NAME(S) AND MAILING ADDRESS

SUNSHINE TERRACE CONDO ASSN INC
1964 BAYSHORE BLVD STE A
GREENBERG NIKOLOFF, PA. ATTN: AMANDA FISCHER
DUNEDIN, FL 34698

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 209888
DALLAS, TX 75320-9888

INSURED PROPERTY LOCATION

1239 S MARTIN LUTHER KING JR AVE
CLEARWATER, FL 33756-4186

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 12 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 3 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$3,000,000.00
DATE OF CONSTRUCTION: 07/01/1986
CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 1.0 FEET
MOST FAVORABLE FFH 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

BUILDING: **COVERAGE** **DEDUCTIBLE**
\$2,754,000 \$1,250
CONTENTS: N/A N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT [FLOODSMART.GOV/FLOOD](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

ENDORSEMENT EFFECTIVE DATE: 11/30/2025 12:01 AM
ENDORSEMENT PREMIUM: \$0.00
CHANGES APPLIED TO:
INSURED / MAILING ADDRESS, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,936.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$37.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$444.00)
FULL RISK PREMIUM:	\$1,529.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,529.00
RESERVE FUND ASSESSMENT:	\$275.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$564.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$2,618.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$2,618.00

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.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 32616127

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DocID: 263438450

Printed 11/20/2025

Zero Balance Due - This Is Not A Bill

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com <<http://www.bankersinsurance.com>> .

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.