



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



DC

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SUNSHINE TERRACE CONDO ASSN INC  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER FL 33763-4086





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

Agency Phone: (727) 393-5055

NFIP Policy Number: 6600021492  
Company Policy Number: 09-6600021492-015  
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  
24701 US HWY 19 N STE 102  
CLEARWATER, FL 33763

INSURED NAME(S) AND MAILING ADDRESS  
SUNSHINE TERRACE CONDO ASSN INC  
24701 US HWY 19 N STE 102  
CLEARWATER, FL 33763



### COMPANY MAILING ADDRESS

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

INSURED PROPERTY LOCATION  
1247 S MARTIN LUTHER KING JR  
AVE  
CLEARWATER, FL 33756-9123

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 21 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: \$4,822,928.00  
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

COVERAGE	DEDUCTIBLE
BUILDING: \$4,227,000	\$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 TO LEARN MORE ABOUT FLOOD INSURANCE.

ENDORSEMENT EFFECTIVE DATE: 11/30/2025 12:01 AM  
ENDORSEMENT PREMIUM: \$59.00

CHANGES APPLIED TO:  
BUILDING COVERAGE

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$2,654.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$50.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$627.00)
FULL RISK PREMIUM:	\$2,077.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,077.00
RESERVE FUND ASSESSMENT:	\$374.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$960.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,661.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$3,661.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause 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.

**Zero Balance Due - This Is Not A Bill**

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 32616131

Page 1 of 1



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