



SJR INSURANCE  
3815 N HWY 1 #118  
COCOA, FL 32926

Agency Phone: (321) 264-2434

NFIP Policy Number: 0169312603  
Company Policy Number: 99016931262020  
Agent: SJR INSURANCE

Policy Term: 03/11/2022 12:01 AM through 03/11/2023 12:01 AM  
Renewal Billing Payor: INSURED

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

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

**DELIVERY ADDRESS**

HARBOR ISLES CONDO ASSN  
600 S BREVARD AVE  
COCOA BEACH, FL 32931-2509

**INSURED NAME(S) AND MAILING ADDRESS**

HARBOR ISLES CONDO ASSN  
600 S BREVARD AVE  
COCOA BEACH, FL 32931-2509

**COMPANY MAILING ADDRESS**

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

**PROPERTY LOCATION**

570 S BREVARD AVE  
COCOA BEACH, FL 329314443



Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

**RATING INFORMATION**

ORIGINAL NEW BUSINESS DATE: 01/01/2000  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: OTHER RESIDENTIAL  
CONDOMINIUM INDICATOR: RCBAP LOW RISE  
NUMBER OF UNITS: 10  
PRIMARY RESIDENCE: NO  
ADDITIONS/EXTENSIONS: N/A  
BUILDING TYPE: TWO FLOORS  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

**DESCRIPTION: N/A**

DATE OF CONSTRUCTION: 01/01/1975  
COMMUNITY NUMBER: 125097 0461 H REGULAR PROGRAM  
COMMUNITY NAME: COCOA BEACH, CITY OF  
CURRENT FLOOD ZONE: X  
GRANDFATHERED: YES  
FLOOD RISK/RATED ZONE: AE  
ELEVATION DIFFERENCE: 2  
ELEVATED BUILDING TYPE: NON-ELEVATED  
REPLACEMENT COST: \$1,446,300

**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:

**PREMIUM CALCULATION —**

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	Standard	PREMIUM
BUILDING	\$1,446,300	\$5,000	\$600,000	0.440	\$846,300	0.080	(\$332.00)		\$2,985.00
CONTENTS	\$0	\$0	\$0	0.310	\$0	0.120	\$0.00		\$0.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$2,985.00
INCREASED COST OF COMPLIANCE:	\$8.00
COMMUNITY RATING DISCOUNT: 10%	(\$299.00)
RESERVE FUND ASSESSMENT: 18.0%	\$485.00
PROBATION SURCHARGE:	\$0.00
<b>ANNUAL PREMIUM:</b>	<b>\$3,179.00</b>
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$400.00
<b>TOTAL:</b>	<b>\$3,829.00</b>

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.

*Douglas Elliott*  
Doug Elliot, President

*Terence Shields*  
Terence Shields, Secretary

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

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

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Policy issued by Hartford Insurance Company of the Midwest

Company NAIC: 37478



File: 18392899

Page 1 of 1



DocID: 153740013