



MARSH & MCLENNAN AGENCY LLC  
7701 AIRPORT CENTER DR 1800  
GREENSBORO, NC 27409



FEBRUARY 13, 2026

TERRACE PARK OF FIVE TOWNS 31  
C/O BILL TERNARY  
5920 80TH ST N #112  
SAINT PETERSBURG, FL 33709-7054

Policy Number: 25570105322020

Insured(s): TERRACE PARK OF FIVE TOWNS 31  
Property Location: 5920 80TH ST N  
SAINT PETERSBURG, FL 337097065

### ***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.

## **CLAIM GUIDELINES IN CASE OF A FLOOD**

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: MARSH & MCLENNAN AGENCY LLC

Agent's Phone Number: (727) 327-7070

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



MARSH & MCLENNAN AGENCY LLC  
7701 AIRPORT CENTER DR 1800  
GREENSBORO, NC 27409

Agency Phone: (727) 327-7070

NFIP Policy Number: 5701053202  
Company Policy Number: 25570105322020  
Agent: MARSH & MCLENNAN AGENCY LLC

Payor: INSURED  
Policy Term: 02/17/2026 12:01 AM - 02/17/2027 12:01 AM  
Policy Form: RCBAP

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                                                                                            | INSURED NAME(S) AND MAILING ADDRESS                                                                         |
|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| TERRACE PARK OF FIVE TOWNS 31<br>C/O BILL TERNARY<br>5920 80TH ST N #112<br>SAINT PETERSBURG, FL 33709-7054 | TERRACE PARK OF FIVE TOWNS 31<br>C/O BILL TERNARY<br>5920 80TH ST N #112<br>SAINT PETERSBURG, FL 33709-7054 |

| COMPANY MAILING ADDRESS                                                             | INSURED PROPERTY LOCATION                        |
|-------------------------------------------------------------------------------------|--------------------------------------------------|
| Hartford Insurance Company of the Midwest<br>PO BOX 209385<br>DALLAS, TX 75320-9385 | 5920 80TH ST N<br>SAINT PETERSBURG, FL 337097065 |

| RATING INFORMATION                                                                                                                                                                                                                                                     | BUILDING DESCRIPTION:                                                                                                           | ENTIRE RESIDENTIAL CONDOMINIUM BUILDING |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| <b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING<br><b>NUMBER OF UNITS:</b> 48 UNITS<br><b>PRIMARY RESIDENCE:</b> NO<br><b>PROPERTY DESCRIPTION:</b> SLAB ON GRADE (NON-ELEVATED), 4 FLOOR(S), MASONRY CONSTRUCTION<br><b>PRIOR NFIP CLAIMS:</b> 0 CLAIM(S) | <b>BUILDING DESCRIPTION DETAIL:</b> N/A                                                                                         |                                         |
|                                                                                                                                                                                                                                                                        | <b>REPLACEMENT COST VALUE:</b> \$10,442,593.00<br><b>DATE OF CONSTRUCTION:</b> 01/01/1986                                       |                                         |
|                                                                                                                                                                                                                                                                        | <b>CURRENT FLOOD ZONE:</b> AE<br><b>FIRST FLOOR HEIGHT (FFH):</b> 1.0 FEET<br><b>MOST FAVORABLE FFH METHOD:</b> FEMA DETERMINED |                                         |

| MORTGAGEE / ADDITIONAL INTEREST INFORMATION |                                                    |
|---------------------------------------------|----------------------------------------------------|
| <b>FIRST MORTGAGEE:</b>                     | <b>LOAN NO:</b> N/A                                |
| <b>SECOND MORTGAGEE:</b>                    | <b>LOAN NO:</b> N/A                                |
| <b>ADDITIONAL INTEREST:</b>                 | <b>LOAN NO:</b> N/A                                |
| <b>DISASTER AGENCY:</b>                     | <b>CASE NO:</b> N/A<br><b>DISASTER AGENCY:</b> N/A |

| RATE CATEGORY — RATING ENGINE                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>BUILDING:</b> <b>COVERAGE</b> <b>DEDUCTIBLE</b><br>\$10,443,000 \$5,000<br><b>CONTENTS:</b> N/A N/A                                                                                                                                                                                                                                                                                                  | <b>COMPONENTS OF TOTAL AMOUNT DUE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.                                                                                                                                                                                                                                                                                                             | <b>BUILDING PREMIUM:</b> \$25,520.00<br><b>CONTENTS PREMIUM:</b> \$0.00<br><b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b> \$75.00<br><b>MITIGATION DISCOUNT:</b> (\$0.00)<br><b>COMMUNITY RATING SYSTEM REDUCTION:</b> (\$10,161.00)<br><b>FULL RISK PREMIUM:</b> <b>\$15,434.00</b><br><b>ANNUAL INCREASE CAP DISCOUNT:</b> (\$9,909.00)<br><b>STATUTORY DISCOUNTS:</b> (\$0.00)<br><b>DISCOUNTED PREMIUM:</b> <b>\$5,525.00</b><br><b>RESERVE FUND ASSESSMENT:</b> \$995.00<br><b>HFIAA SURCHARGE:</b> \$250.00<br><b>FEDERAL POLICY FEE:</b> \$1,420.00<br><b>PROBATION SURCHARGE:</b> \$0.00<br><b>TOTAL ANNUAL PREMIUM:</b> <b>\$8,190.00</b> |
| 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 <a href="https://www.floodsmart.gov/flood">FLOODSMART.GOV/FLOOD</a> TO LEARN MORE ABOUT FLOOD INSURANCE. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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, SVP, 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.

Policy issued by: Hartford Insurance Company of the Midwest

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 37478



File: 32998050

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