SELECTIVE
BE UNIQUELY INSURED®

CHAPMAN INSURANCE GROUP
2455 TAMIAMI TRAIL
PORT CHARLOTTE, FL 33952

Agency Phone: (941) 979-8426

NFIP Policy Number: 0002104482
Company Policy Number: FLD2104482
Agent: CHAPMAN INSURANCE GROUP

Payor: INSURED
Policy Term: 04/07/2025 12:01 AM - 04/07/2026 12:01 AM
Policy Form: RCBAP
To report a claim visit or call us at: https://customer.myselectiveflood.com (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

THE RIVER'S II CONDOMINIUM ASSOCIATION, INC.
C/O OPTIMUM PROPERTY MANAGEMENT
PO BOX 152075
CAPE CORAL, FL 33915

INSURED NAME(S) AND MAILING ADDRESS

THE RIVER'S II CONDOMINIUM ASSOCIATION, INC.
C/O OPTIMUM PROPERTY MANAGEMENT
PO BOX 152075
CAPE CORAL, FL 33915

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

INSURED PROPERTY LOCATION

4015 SE 20TH PL
CAPE CORAL, FL 33904-8078

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 22 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 5 FLOOR(S), MASONRY CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: $7,447,300.00
DATE OF CONSTRUCTION: 01/01/1988
CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FEET): 1.0
FIRST FLOOR HEIGHT 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:	$5,500,000	$5,000
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 agency. "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.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	$101,755.00
CONTENTS PREMIUM:	$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($0.00)
COMMUNITY RATING SYSTEM REDUCTION:	($0.00)
FULL RISK PREMIUM:	**$101,830.00**
ANNUAL INCREASE CAP DISCOUNT:	($90,376.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$11,454.00**
RESERVE FUND ASSESSMENT:	$2,062.00
HFIAA SURCHARGE:	$250.00
FEDERAL POLICY FEE:	$980.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$14,746.00**

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

John Marchioni / Chairman, President & CEO

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: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926

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