



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

11/03/2025

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

| | | | | |
|--|------------------------------------|--------------------------------------|--|--|
| AGENCY Northeast Underwriters, Inc. 4790 1st Street North St. Petersburg FL 33703 | | PHONE (A/C, No, Ext): (727) 521-4253 | COMPANY American Coastal Insurance Company 20405 SH 249, Suite 550 Houston TX 77070 | |
| FAX (A/C, No): (727) 527-9455 | E-MAIL ADDRESS: syoung@neu-ins.com | | | |
| CODE: | SUB CODE: | | | |
| AGENCY CUSTOMER ID #: 00061046 | | | | |
| INSURED Lake Arrowhead Condominium Owners Association Inc CO Sunvast Properties 321 Interstate Blvd Sarasota FL 34240 | | LOAN NUMBER | POLICY NUMBER AMC3912901 | |
| | | EFFECTIVE DATE 11/04/2025 | EXPIRATION DATE 11/04/2026 | <input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED |
| THIS REPLACES PRIOR EVIDENCE DATED: | | | | |

PROPERTY INFORMATION

| | |
|---|----------|
| LOCATION/DESCRIPTION 5302-5316 Lake Arrowhead Trail Sarasota Loc# 00001 See Overflow | FL 34231 |
|---|----------|

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

PERILS INSURED BASIC BROAD SPECIAL Special

| COVERAGE / PERILS / FORMS | AMOUNT OF INSURANCE | DEDUCTIBLE |
|--------------------------------------|---------------------|------------|
| Building , Replacement Cost, Special | 1,488,786 | 5,000 |
| Carport , Replacement Cost, Special | 46,751 | 5,000 |
| Carport , Replacement Cost, Special | 46,571 | 5,000 |
| Hurricane | | 3% |

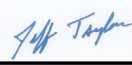
REMARKS (Including Special Conditions)

64 units
Walls out Coverage
Ordinance & Law Full A 5% B&C Combined

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

| | | | |
|--|--------------------|-----------------------|------------|
| NAME AND ADDRESS For Insured Purposes | ADDITIONAL INSURED | LENDER'S LOSS PAYABLE | LOSS PAYEE |
| | MORTGAGEE | | |
| | LOAN # | | |
| AUTHORIZED REPRESENTATIVE  | | | |

COMMENTS/REMARKS

Elizabeth Kenealy
5333 Lake Arrowhead Trail
Sarasota, FL 34231

ADDITIONAL COVERAGES

| Ref # | Description | Coverage Code | Form No. | Edition Date |
|----------------|-------------------------------------|----------------|--------------------------|------------------------|
| 2 | 5318-5332 Lake Arrowhead , Building | SPECL | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type |
| 1,488,786 | | | 5,000 | |
| 2 | 5318-5332 Lake Arrowhead , Carport | SPECL | | |
| 46,751 | | | 5,000 | |
| 2 | 5318-5332 Lake Arrowhead , Carport | SPECL | | |
| 46,751 | | | 5,000 | |
| 3 | 5333- 5347 Lake Arrowhead, Building | SPECL | | |
| 1,529,307 | | | 5,000 | |
| 3 | 5333- 5347 Lake Arrowhead, Carport | SPECL | | |
| 45,439 | | | 5,000 | |
| 3 | 5333- 5347 Lake Arrowhead, Carport | SPECL | | |
| 45,439 | | | 5,000 | |
| 4 | 5367-5389 Lake Arrowhead , Building | SPECL | | |
| 2,283,632 | | | 5,000 | |
| 4 | 5367-5389 Lake Arrowhead , Carport | SPECL | | |
| 45,439 | | | 5,000 | |
| 4 | 5367-5389 Lake Arrowhead , Carport | SPECL | | |
| 45,439 | | | 5,000 | |
| 4 | 5367-5389 Lake Arrowhead , Carport | SPECL | | |
| 45,439 | | | 5,000 | |
| 5 | 5391-5397 Lake Arrowhead , Building | SPECL | | |
| 770,871 | | | 5,000 | |

ADDITIONAL COVERAGES

| Ref # | Description | Coverage Code | Form No. | Edition Date |
|----------------|---|----------------|--------------------------|------------------------|
| 5 | 5391-5397 Lake Arrowhead , Carport | SPECL | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type |
| 45,439 | | | 5,000 | |
| 6 | 5204-5218 Lake Arrowhead , Building | SPECL | | |
| 6 | 5204-5218 Lake Arrowhead , Carport | SPECL | | |
| 1,529,497 | | | 5,000 | |
| 46,571 | | | 5,000 | |
| 46,571 | | | 5,000 | |
| 7 | 5230-5244 Lake Arrowhead , Building | SPECL | | |
| 7 | 5230-5244 Lake Arrowhead , Carport | SPECL | | |
| 1,454,858 | | | 5,000 | |
| 46,571 | | | 5,000 | |
| 46,571 | | | 5,000 | |
| 8 | 5349-5363 Lake Arrowhead , Building | SPECL | | |
| 8 | 5349-5363 Lake Arrowhead , Carport | SPECL | | |
| 1,529,307 | | | 5,000 | |
| 45,439 | | | 5,000 | |
| 45,439 | | | 5,000 | |
| 9 | 5202 Lake Arrowhead Trail, Clubhouse Building | SPECL | | |
| 362,195 | | | 5,000 | |

ADDITIONAL COVERAGES

| | | | | | | | |
|----------------|---|----------------|--------------------------|------------------------|----------------------|-----------------|---------------------|
| Ref # | Description | | | | Coverage Code | Form No. | Edition Date |
| 9 | 5202 Lake Arrowhead Trail, Pool and deck | | | | SPECL | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type | Premium | | |
| 192,675 | | | 5,000 | | | | |
| Ref # | Description | | | | Coverage Code | Form No. | Edition Date |
| 9 | 5202 Lake Arrowhead Trail, Contents | | | | SPECL | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type | Premium | | |
| 20,000 | | | 5,000 | | | | |
| Ref # | Description | | | | Coverage Code | Form No. | Edition Date |
| 9 | 5202 Lake Arrowhead Trail, Storage Building | | | | SPC | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type | Premium | | |
| 68,354 | | | 5,000 | | | | |
| Ref # | Description | | | | Coverage Code | Form No. | Edition Date |
| 9 | 5202 Lake Arrowhead Trail, Pool Heater | | | | SPECL | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type | Premium | | |
| 18,442 | | | 5,000 | | | | |
| Ref # | Description | | | | Coverage Code | Form No. | Edition Date |
| | | | | | | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type | Premium | | |
| | | | | | | | |
| Ref # | Description | | | | Coverage Code | Form No. | Edition Date |
| | | | | | | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type | Premium | | |
| | | | | | | | |
| Ref # | Description | | | | Coverage Code | Form No. | Edition Date |
| | | | | | | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type | Premium | | |
| | | | | | | | |
| Ref # | Description | | | | Coverage Code | Form No. | Edition Date |
| | | | | | | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type | Premium | | |
| | | | | | | | |
| Ref # | Description | | | | Coverage Code | Form No. | Edition Date |
| | | | | | | | |
| Limit 1 | Limit 2 | Limit 3 | Deductible Amount | Deductible Type | Premium | | |
| | | | | | | | |



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/3/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

| | | |
|--|---|-------------------------------------|
| PRODUCER Northeast Underwriters, Inc. 4790 1st Street North St. Petersburg FL 33703 | CONTACT NAME: Stephanie Young PHONE (A/C No. Ext): (727) 521-4253 E-MAIL ADDRESS: syoung@neu-ins.com | FAX (A/C No): (727) 527-9455 |
| | INSURER(S) AFFORDING COVERAGE | |
| INSURED Lake Arrowhead Condominium Owners Association Inc CO Sunvast Properties 321 Interstate Blvd Sarasota FL 34240 | INSURER A: Trisura Specialty Insurance Company | |
| | INSURER B: Allied World Insurance Company | |
| | INSURER C: Am Trust Group | |
| | INSURER D: | |
| | INSURER E: | |
| | INSURER F: | |

COVERAGES

CERTIFICATE NUMBER: 25-26 Master

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INSR LTR | TYPE OF INSURANCE | ADDL INSD | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS | | |
|----------|---|-----------|----------|--------------------------|-------------------------|-------------------------|-------------------------------------|---|---------------|
| A | <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER: | | | TLUCAP500919-01 | 11/4/2025 | 11/4/2026 | EACH OCCURRENCE | \$ 1,000,000 | |
| | | | | | | | | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ 50,000 |
| | | | | | | | MED EXP (Any one person) | \$ 5,000 | |
| | | | | | | | PERSONAL & ADV INJURY | \$ 1,000,000 | |
| | | | | | | | GENERAL AGGREGATE | \$ 2,000,000 | |
| | | | | | | | PRODUCTS - COMP/OP AGG | \$ 2,000,000 | |
| | | | | | | | Hired/Non-Owned Auto | \$ 1,000,000 | |
| | | | | | | | COMBINED SINGLE LIMIT (Ea accident) | \$ | |
| | | | | | | | BODILY INJURY (Per person) | \$ | |
| | | | | | | | BODILY INJURY (Per accident) | \$ | |
| | | | | | | | PROPERTY DAMAGE (Per accident) | \$ | |
| | | | | | | | | \$ | |
| B | <input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$ | | | PRP-229824000-02-3668170 | 11/4/2025 | 11/4/2026 | EACH OCCURRENCE | \$ 15,000,000 | |
| | | | | | | | | AGGREGATE | \$ 15,000,000 |
| | | | | | | | | \$ | |
| C | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below | Y/N | N/A | TWC4701293 | 11/4/2025 | 11/4/2026 | PER STATUTE | | |
| | | | | | | | | OTH-ER | |
| | | | | | | | | E.L. EACH ACCIDENT | \$ 500,000 |
| | | | | | | | | E.L. DISEASE - EA EMPLOYEE | \$ 500,000 |
| | | | | | | | E.L. DISEASE - POLICY LIMIT | \$ 500,000 | |
| A | Crime Directors and Officers | | | TLUCAP500919-01 | 11/4/2025 | 11/4/2026 | \$2,000 Deductible | 500,000 | |
| | | | | | | | | \$1,000 Deductible | 1,000,000 |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

| | |
|----------------------|--|
| For Insured Purposes | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. |
| | AUTHORIZED REPRESENTATIVE Jeff Taylor/ALEXP |

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NORTHEAST UNDERWRITERS
4790 1ST ST N
SAINT PETERSBURG, FL 33703-3000



JUNE 23, 2025

LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC
321 INTERSTATE BLVD
SARASOTA, FL 34240

Policy Number: 09-6820742934-00

Insured(s): LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC
Property Location: 5333-47 LAKE ARROWHEAD TRL
SARASOTA, FL 34231-7374

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://floodportal.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 866-356-6335 or flood@bankersinsurance.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: 49801 NORTHEAST UNDERWRITERS

Agent's Phone Number: (727) 521-4253

- 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.



NORTHEAST UNDERWRITERS
4790 1ST ST N
SAINT PETERSBURG, FL 33703-3000

Agency Phone: (727) 521-4253

NFIP Policy Number: 6820742934
Company Policy Number: 09-6820742934-00
Agent: 49801 NORTHEAST UNDERWRITERS

Payor: INSURED
Policy Term: 06/13/2025 12:01 AM - 06/13/2026 12:01 AM
Policy Form: RCBAP

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

NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

| DELIVERY ADDRESS | INSURED NAME(S) AND MAILING ADDRESS |
|--|--|
| LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC 321 INTERSTATE BLVD SARASOTA, FL 34240 | LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC 321 INTERSTATE BLVD SARASOTA, FL 34240 |

| COMPANY MAILING ADDRESS | INSURED PROPERTY LOCATION |
|---|---|
| First Community Insurance Company PO BOX 209888 DALLAS, TX 75320-9888 | 5333-47 LAKE ARROWHEAD TRL SARASOTA, FL 34231-7374 |

| RATING INFORMATION | BUILDING DESCRIPTION: |
|---|---|
| BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING | ENTIRE RESIDENTIAL CONDOMINIUM BUILDING |
| NUMBER OF UNITS: 8 UNITS | BUILDING DESCRIPTION DETAIL: N/A |
| PRIMARY RESIDENCE: NO | REPLACEMENT COST VALUE: \$2,173,050.00 |
| PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S) | DATE OF CONSTRUCTION: 01/01/1981 |
| PRIOR NFIP CLAIMS: 0 CLAIM(S) | 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 | COMPONENTS OF TOTAL AMOUNT DUE |
|--------------------------------------|--|
| COVERAGE DEDUCTIBLE | |
| BUILDING: \$2,000,000 \$1,250 | BUILDING PREMIUM: \$4,822.00 |
| CONTENTS: N/A N/A | CONTENTS PREMIUM: \$0.00 |
| | INCREASED COST OF COMPLIANCE (ICC) PREMIUM: \$75.00 |
| | MITIGATION DISCOUNT: (\$0.00) |
| | COMMUNITY RATING SYSTEM REDUCTION: (\$1,176.00) |
| | FULL RISK PREMIUM: \$3,721.00 |
| | ANNUAL INCREASE CAP DISCOUNT: (\$424.00) |
| | STATUTORY DISCOUNTS: (\$0.00) |
| | DISCOUNTED PREMIUM: \$3,297.00 |
| | RESERVE FUND ASSESSMENT: \$593.00 |
| | HFIAA SURCHARGE: \$250.00 |
| | FEDERAL POLICY FEE: \$376.00 |
| | PROBATION SURCHARGE: \$0.00 |
| | TOTAL ANNUAL PREMIUM: \$4,516.00 |

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 agent. "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.

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: 32003690

Page 1 of 1



DocID: 256093696

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.



NORTHEAST UNDERWRITERS
4790 1ST ST N
SAINT PETERSBURG, FL 33703-3000



JUNE 19, 2025

LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC
321 INTERSTATE BLVD
SARASOTA, FL 34240

Policy Number: 09-6820742878-00

Insured(s): LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC
Property Location: 5367-89 LAKE ARROWHEAD TRL
SARASOTA, FL 34231-7374

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://floodportal.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 866-356-6335 or flood@bankersinsurance.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: 49801 NORTHEAST UNDERWRITERS

Agent's Phone Number: (727) 521-4253

- 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.



NORTHEAST UNDERWRITERS
4790 1ST ST N
SAINT PETERSBURG, FL 33703-3000

Agency Phone: (727) 521-4253

NFIP Policy Number: 6820742878
Company Policy Number: 09-6820742878-00
Agent: 49801 NORTHEAST UNDERWRITERS

Payor: INSURED
Policy Term: 06/13/2025 12:01 AM - 06/13/2026 12:01 AM
Policy Form: RCBAP

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

NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC
321 INTERSTATE BLVD
SARASOTA, FL 34240

INSURED NAME(S) AND MAILING ADDRESS

LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC
321 INTERSTATE BLVD
SARASOTA, FL 34240

COMPANY MAILING ADDRESS

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

INSURED PROPERTY LOCATION

5367-89 LAKE ARROWHEAD TRL
SARASOTA, FL 34231-7374

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 12 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 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: 01/01/1981

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

| | | |
|------------------|-----------------|-------------------|
| | <u>COVERAGE</u> | <u>DEDUCTIBLE</u> |
| BUILDING: | \$3,000,000 | \$1,250 |
| 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: | \$6,893.00 |
| CONTENTS PREMIUM: | \$0.00 |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$75.00 |
| MITIGATION DISCOUNT: | (\$0.00) |
| COMMUNITY RATING SYSTEM REDUCTION: | (\$1,694.00) |
| FULL RISK PREMIUM: | \$5,274.00 |
| ANNUAL INCREASE CAP DISCOUNT: | (\$372.00) |
| STATUTORY DISCOUNTS: | (\$0.00) |
| DISCOUNTED PREMIUM: | \$4,902.00 |
| RESERVE FUND ASSESSMENT: | \$882.00 |
| HFIAA SURCHARGE: | \$250.00 |
| FEDERAL POLICY FEE: | \$564.00 |
| PROBATION SURCHARGE: | \$0.00 |
| TOTAL ANNUAL PREMIUM: | \$6,598.00 |

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: 32003704

Page 1 of 1



DocID: 255970107

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.



NORTHEAST UNDERWRITERS
4790 1ST ST N
SAINT PETERSBURG, FL 33703-3000



JUNE 11, 2025

LAKE ARROWHEAD CONDOMINIUM ASSOCIATION INC. C/O SUNVAST PROPERTIES

321 INTERSTATE BLVD
SARASOTA, FL 34240

Policy Number: 09-6820608853-00

Insured(s): LAKE ARROWHEAD CONDOMINIUM ASSOCIATION INC. C/O SUNVAST PROPERTIES
Property Location: 5391-5397 LAKE ARROWHEAD TRL
SARASOTA, FL 34231-7374

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://floodportal.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 866-356-6335 or flood@bankersinsurance.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: OUDDA KHAMPHANH

Agent's Phone Number: (727) 521-4253

- 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.



NORTHEAST UNDERWRITERS
4790 1ST ST N
SAINT PETERSBURG, FL 33703-3000

Agency Phone: (727) 521-4253

NFIP Policy Number: 6820608853
Company Policy Number: 09-6820608853-00
Agent: OUDDA KHAMPHANH

Payor: INSURED
Policy Term: 06/13/2025 12:01 AM - 06/13/2026 12:01 AM
Policy Form: RCBAP

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

NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

LAKE ARROWHEAD CONDOMINIUM ASSOCIATION INC. C/O SUNVAST PROPERTIES

321 INTERSTATE BLVD
SARASOTA, FL 34240

INSURED NAME(S) AND MAILING ADDRESS

LAKE ARROWHEAD CONDOMINIUM ASSOCIATION INC. C/O SUNVAST PROPERTIES
321 INTERSTATE BLVD
SARASOTA, FL 34240

COMPANY MAILING ADDRESS

First Community Insurance Company
PO BOX 912888
DENVER, CO 80291-2888

INSURED PROPERTY LOCATION

5391-5397 LAKE ARROWHEAD TRL
SARASOTA, FL 34231-7374

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 4 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: \$1,098,490.00
DATE OF CONSTRUCTION: 01/01/1981

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

| | | |
|------------------|-----------------|-------------------|
| | <u>COVERAGE</u> | <u>DEDUCTIBLE</u> |
| BUILDING: | \$1,000,000 | \$1,250 |
| 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: | \$2,455.00 |
| CONTENTS PREMIUM: | \$0.00 |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$47.00 |
| MITIGATION DISCOUNT: | (\$0.00) |
| COMMUNITY RATING SYSTEM REDUCTION: | (\$576.00) |
| FULL RISK PREMIUM: | \$1,926.00 |
| ANNUAL INCREASE CAP DISCOUNT: | (\$0.00) |
| STATUTORY DISCOUNTS: | (\$0.00) |
| DISCOUNTED PREMIUM: | \$1,926.00 |
| RESERVE FUND ASSESSMENT: | \$347.00 |
| HFIAA SURCHARGE: | \$250.00 |
| FEDERAL POLICY FEE: | \$188.00 |
| PROBATION SURCHARGE: | \$0.00 |
| TOTAL ANNUAL PREMIUM: | \$2,711.00 |

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: 32003727

Page 1 of 1



DocID: 255567094

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.



NORTHEAST UNDERWRITERS
4790 1ST ST N
SAINT PETERSBURG, FL 33703-3000



JUNE 10, 2025

LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC
321 INTERSTATE BLVD
SARASOTA, FL 34240

Policy Number: 09-6820742981-00

Insured(s): LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC
Property Location: 5349-63 LAKE ARROWHEAD TRL
SARASOTA, FL 34231-7374

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://floodportal.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 866-356-6335 or flood@bankersinsurance.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: 49801 NORTHEAST UNDERWRITERS

Agent's Phone Number: (727) 521-4253

- 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.



NORTHEAST UNDERWRITERS
4790 1ST ST N
SAINT PETERSBURG, FL 33703-3000

Agency Phone: (727) 521-4253

NFIP Policy Number: 6820742981
Company Policy Number: 09-6820742981-00
Agent: 49801 NORTHEAST UNDERWRITERS

Payor: INSURED
Policy Term: 07/12/2025 12:01 AM - 07/12/2026 12:01 AM
Policy Form: RCBAP

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

NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

| DELIVERY ADDRESS | INSURED NAME(S) AND MAILING ADDRESS |
|--|--|
| LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC 321 INTERSTATE BLVD SARASOTA, FL 34240 | LAKE ARROWHEAD CONDOMINIUM OWNERS ASSOCIATION INC 321 INTERSTATE BLVD SARASOTA, FL 34240 |

| COMPANY MAILING ADDRESS | INSURED PROPERTY LOCATION |
|---|---|
| First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888 | 5349-63 LAKE ARROWHEAD TRL SARASOTA, FL 34231-7374 |

| RATING INFORMATION | BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING |
|---|---|
| BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING | BUILDING DESCRIPTION DETAIL: N/A |
| NUMBER OF UNITS: 8 UNITS | REPLACEMENT COST VALUE: \$2,173,050.00 |
| PRIMARY RESIDENCE: NO | DATE OF CONSTRUCTION: 01/01/1981 |
| PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 3 FLOOR(S) | CURRENT FLOOD ZONE: AE |
| PRIOR NFIP CLAIMS: 0 CLAIM(S) | FIRST FLOOR HEIGHT (FEET): 1.0 |
| | FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED |

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

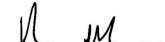
| RATE CATEGORY — RATING ENGINE | COMPONENTS OF TOTAL AMOUNT DUE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------------|-------------------|-------------------|------------------|-------------|---------|------------------|-----|-----|---|--------------------------|------------|--------------------------|--------|--|---------|-----------------------------|----------|---|------------|---------------------------|-------------------|--------------------------------------|----------|-----------------------------|----------|----------------------------|-------------------|---------------------------------|----------|-------------------------|----------|----------------------------|----------|-----------------------------|--------|------------------------------|-------------------|
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;"></td> <td style="text-align: center;"><u>COVERAGE</u></td> <td style="text-align: center;"><u>DEDUCTIBLE</u></td> </tr> <tr> <td>BUILDING:</td> <td style="text-align: center;">\$2,000,000</td> <td style="text-align: center;">\$1,250</td> </tr> <tr> <td>CONTENTS:</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">N/A</td> </tr> </table> | | <u>COVERAGE</u> | <u>DEDUCTIBLE</u> | BUILDING: | \$2,000,000 | \$1,250 | CONTENTS: | N/A | N/A | <table style="width: 100%; border-collapse: collapse;"> <tr> <td>BUILDING PREMIUM:</td> <td style="text-align: right;">\$3,794.00</td> </tr> <tr> <td>CONTENTS PREMIUM:</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</td> <td style="text-align: right;">\$72.00</td> </tr> <tr> <td>MITIGATION DISCOUNT:</td> <td style="text-align: right;">(\$0.00)</td> </tr> <tr> <td>COMMUNITY RATING SYSTEM REDUCTION:</td> <td style="text-align: right;">(\$917.00)</td> </tr> <tr> <td>FULL RISK PREMIUM:</td> <td style="text-align: right;">\$2,949.00</td> </tr> <tr> <td>ANNUAL INCREASE CAP DISCOUNT:</td> <td style="text-align: right;">(\$0.00)</td> </tr> <tr> <td>STATUTORY DISCOUNTS:</td> <td style="text-align: right;">(\$0.00)</td> </tr> <tr> <td>DISCOUNTED PREMIUM:</td> <td style="text-align: right;">\$2,949.00</td> </tr> <tr> <td>RESERVE FUND ASSESSMENT:</td> <td style="text-align: right;">\$531.00</td> </tr> <tr> <td>HFIAA SURCHARGE:</td> <td style="text-align: right;">\$250.00</td> </tr> <tr> <td>FEDERAL POLICY FEE:</td> <td style="text-align: right;">\$376.00</td> </tr> <tr> <td>PROBATION SURCHARGE:</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>TOTAL ANNUAL PREMIUM:</td> <td style="text-align: right;">\$4,106.00</td> </tr> </table> | BUILDING PREMIUM: | \$3,794.00 | CONTENTS PREMIUM: | \$0.00 | INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$72.00 | MITIGATION DISCOUNT: | (\$0.00) | COMMUNITY RATING SYSTEM REDUCTION: | (\$917.00) | FULL RISK PREMIUM: | \$2,949.00 | ANNUAL INCREASE CAP DISCOUNT: | (\$0.00) | STATUTORY DISCOUNTS: | (\$0.00) | DISCOUNTED PREMIUM: | \$2,949.00 | RESERVE FUND ASSESSMENT: | \$531.00 | HFIAA SURCHARGE: | \$250.00 | FEDERAL POLICY FEE: | \$376.00 | PROBATION SURCHARGE: | \$0.00 | TOTAL ANNUAL PREMIUM: | \$4,106.00 |
| | <u>COVERAGE</u> | <u>DEDUCTIBLE</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BUILDING: | \$2,000,000 | \$1,250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CONTENTS: | N/A | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BUILDING PREMIUM: | \$3,794.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CONTENTS PREMIUM: | \$0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$72.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MITIGATION DISCOUNT: | (\$0.00) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| COMMUNITY RATING SYSTEM REDUCTION: | (\$917.00) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FULL RISK PREMIUM: | \$2,949.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ANNUAL INCREASE CAP DISCOUNT: | (\$0.00) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| STATUTORY DISCOUNTS: | (\$0.00) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DISCOUNTED PREMIUM: | \$2,949.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| RESERVE FUND ASSESSMENT: | \$531.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HFIAA SURCHARGE: | \$250.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FEDERAL POLICY FEE: | \$376.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PROBATION SURCHARGE: | \$0.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TOTAL ANNUAL PREMIUM: | \$4,106.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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 agent. "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.

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: 32003663

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DocID: 255474045

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.